# Collier's

THE NATIONAL WEEKLY



Article VI of "The Business of Arson"
—and a story of the job hunters, "Spoils and Patriots"



# **YOUR** Chance Has Arrived





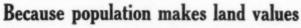
The little pictures on the right are examples of develop-ing wealth that necessitates more and bigger cities in the great Northwest. The pictures on the left are examples of these cities in the bud.



MASSACHUSETTS contains 8266 square miles with a population of 3,336,416. Its estimated property value, according to the latest figures available, was \$4,956,578,913 in 1904.

Montana contains 146,080 square miles, with a population of 376,053. Its estimated property value was \$746,311,213 in 1904.

These figures have certainly changed since 1904, but the advantage is still with Massachusetts. Why?

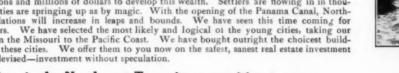


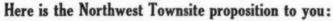
From 1900 to 1910 the population of the United States increased 21 per cent. The population of the Great Northwest, including North and South Dakota, Montana, Wyoming, Idaho, Washington and Oregon, jumped 71 per cent.—it is the fastest growing section of the entire United States.

Here is an inland empire, rich beyond dreams of avarice in timber, minerals, water power, irrigable lands, stock raising and farming facilities—everything that makes for solid, substantial wealth.

makes for solid, substantial wealth.

Its isolation has held it back. Today there are three transcontinental railroad systems right through its heart with arteries being extended in every direction. Financiers of the East have spent millions and millions of dollars to develop this wealth. Settlers are flowing in in thousands. Cities are springing up as by magic. With the opening of the Panama Canal, Northwest populations will increase in leaps and bounds. We have seen this time coming for several years. We have selected the most likely and logical of the young cities, taking our choice from the Missouri to the Pacific Coast. We have bought outright the choicest building lots in these cities. We offer them to you now on the safest, sanest real estate investment plan ever devised—investment without speculation.





We are offering building lots in five of these cities located in three different states on the safest, sanest, most practical real estate plan ever devised. Maybe all, possibly two or three, at least one, of these five cities is destined to develop into a Denver, a Seattle, a Portland, Ore. These are the five cities in this offer: Bend, Ore.; Roundup, Mont. Redmond, Ore.; Vale, Ore.; Lemmon, on the border line between South and North Dakota.

In each of these five cities we have a limited number of choice building lots. We will sell—first come first served—as long as they last, one lot in each of these five cities in these three states for \$500—\$500 for the entire five lots, payable \$25 down and \$10 a month and free from all taxes until paid for.

Should the purchaser die before the whole sum is paid, but after paying \$250, we will liver deeds to all five lots to his or her heirs or assigns free from further payments.



In considering this opportunity remember the histories of Denver, Spokane, Seattle, Portland, Omaha. They grew almost to maturity in the face of conditions that these new cities in this wonderful land will never have to encounter

We have termed our plan "The Divided Risk Plan." The law of averages and the divided risk has made possible the great success of all life, fire and marine insurance. We are the first to adapt this plan to real estate investment. A lot in any of the above young cities would undoubtedly prove a fortunate investment. One lot in each is as certain to prove profitable as anything that is mortal can be forecasted. Only a limited number can take advantage of this offer—we have advertised it three times before and inquiries are pouring in. Preference is being given in the order in which orders are being received. Fill in the coupon below or write us a personal letter for full particulars. This kind of opportunity comes but once in a generation.

WRITE AT ONCE WRITE AT ONCE

The Northwest Townsite Co., 308 Chestnut St., Philadelphia, Pa.





try Rich in Water Power





Part of a 7000-head Herd in Central Oregon

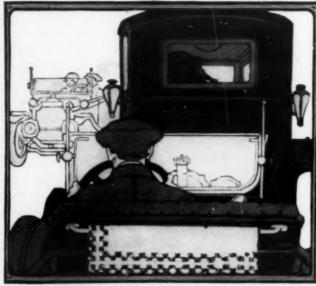


Philadelphia, Pa.

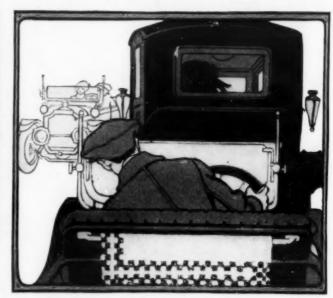
### WE PRINT THIS COUPON FOR YOUR CONVENIENCE.

Date Please register this inquiry and send me at once full particulars about the five towns mentioned in your advertisement in Collier's Weekly, March 29th, and your plan for investment. It is understood that this request involves no obligation of any kind. of any kind on my part.

State P. O. County\_







THE OLD WAY

# Convenience, Security, Maximum Service Packard Left Drive Motor Carriages

The New "38"

The New "48"

#### LEFT DRIVE

Packard left drive, with electric self starter and centralized control, means this to you: You enter the car directly from the curb.

You avoid muddy pavements and the dangers of passing traffic.

You start the motor by touching a button and pressing a foot pedal.

You control all the lights and the carburetor adjustments from the driving position.

When driving in traffic you have an unobstructed view of the road ahead.

When turning off to the left in traffic, your protection is assured by a position convenient for signalling with the left arm.

When turning off to the right, you are naturally protected by the adjacent curb.

#### ELECTRIC STARTER

The electric cranking device is an integral part of the motor. Electric starters are admittedly the best and this is proved to be the best of electric starters.

#### CENTRALIZED CONTROL

Centralized control is a convenience available to Packard owners alone. Starting, lighting, ignition and carburetor controls are on the steering column within easy reach of the driver's hand and are operated without leaning forward or moving in any way from a driving position.

UNEXPECTED emergencies demand the bridge builder's factor of safety. Endurance far exceeding the requirement, is the uncompromising standard to which every Packard is built. The new "38" and the new "48" represent knowledge of emergency requirements, knowledge gained through fourteen years' experience in the factory and on the road.

Ask the man who owns one

COLOR CATALOG ON REQUEST

Packard Motor Car Company, Detroit, Michigan

# Collier's

THE NATIONAL

MARK SULLIVAN, ASSOCIATE EDITOR

IONAL WEEKLY
ROBERT J. COLLIER

STUART BENSON, ART EDITOR





# King George I of Greece, Murdered at Salonica

NOT quite fifty years from the time when he changed from the uniform of a British midshipman to the ermine of a king, the ruler of Greece was felled in the streets of Salonica by a bullet fired by one of his own subjects. This is the sixth important political assassination within four months—a list that begins with the killing of Premier Canalejas of Spain and includes the President and the Vice President of Mexico, the Commander in Chief of the Turkish army, and the Premier of Salvador. King George was the second son of the late King Christian of

Denmark and a brother of Queen Alexandra of England. He had become one of the richest men in the world through real-estate investment and lucky speculations, but lived in extreme simplicity. He was walking with only one man near to guard him at the time the assassing approached.

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His eldest son, Constantine, recently distinguished himself as a war chief by capturing Janina, and has to his credit many other achievements of military strategy in the Balkan conflict. The wife of the new King is a sister of Kaiser Wilhelm.



#### WHAT HAPPENED IN KANSAS CITY

F THERE WAS EVER A TIME when it behooved judicial conduct to be circumspect, it is now. Yet we find a recent and singular instance of judicial indiscretion. It is the recent case of W. R. Nelson, editor and proprietor of the Kansas "Star," who was sentenced to jail by Judge J. A. GUTHRIE of Division No. 1 of the Circuit Court of Jackson County, Mo., at Kansas City. The "Star" of January 26 last published an account of a divorce proceeding before Judge GUTHRIE. In the article was recited the fact that Judge GUTHRIE had ruled that the plaintiff in the divorce proceeding, a woman, could not have the case against her husband dismissed until her attorneys had been paid their fee of \$60. The body of the article stated the fact correctly, but a careless headline made it appear that the woman's three lawyers were each to receive \$60. This, however, was not the head and front of Colonel Nelson's offending. The reporter, in his article, proceeded to say that "in a similar proceeding recently the judge told the attorney that the man was not able to pay both attorney's fee and alimony to the wife," and had allowed the attorney his fee, on the attorney's suggestion, in preference to the wife's alimony. This last reference was intended by the reporter to refer to a proceeding before another judge of the Circuit Court at Kansas City. Judge GUTHRIE did not give the "Star" a chance to explain in print. He promptly issued citation for Colonel Nelson, and put him on trial in the dock of his own court. He refused to listen to any testimony. After hearing the arguments of counsel, he promptly read his decision, finding Colonel Nelson guilty. When Frank P. Walsh, Colonel Nelson's attorney, asked Judge GUTHRIE if it was not a fact that his decision had been prepared in advance, the distinguished jurist unblushingly announced that such was the fact. "The Court knew all the facts in this case," said the Judge. "They were in the breast of the Court, and it was as easy for this Court to prepare its opinion at one time as at Perhaps Judge GUTHRIE's opinion was based, not so much on the alleged offense of Colonel Nelson, as on this charge set out in the Judge's opinion, on which no evidence had been heard: "The well-known policy of this defendant's newspaper is to ridicule and criticize the courts and all their officers and machinery." After reading his opinion, Judge GUTHRIE drew from its hiding place another ready document. This was an attachment and order for Colonel Nelson's immediate incarceration. Colonel Nelson's attorney, after much persuasion, finally prevailed upon the Judge to give his client ten minutes in which to make application to another court for a writ of habeas corpus, which is now pending.

#### TO PROTECT THE PRESS

HE POPULARITY of the courts is not proverbial just now. The proceedings in the Nelson case will not tend to increase the public regard for judges. And yet it is but fair to say that some of the sternest condemnation of Judge Guthrie's conduct has come from judges. As a rule, judges of the Guthrie type take themselves too seriously. are given overmuch to the craving for power. Judicial tyranny is not likely to become popular in this country. The public wants to respect the courts. They do not want to, and will not, fear them. When judges make mistakes, as they will, and as we all do, they should be willing to take the censure. Judge GUTHRIE might learn wisdom from some of the comments on his conduct:

Just say the word [telegraphed Mars Henry Watterson] and I will come at once to Kansas City to share your cell with you; or, if you prefer that better, will lead one hundred thousand Kentuckians, fully armed, to release you.

We imagine Mars Henry could find the men and a hundred times more. For the first time in all these years [wired the editor of the Baltimore "Sun" to Colonel Nelson] my love for you is tinged with envy.

In Missouri the lower courts especially are tied to machine politics. Judge GUTHRIE has paid two grudges against the "Star" and its owner: one of the machine politicians, the other of the hide-bound reactionary members of the local bar associations. The "Star's" constant demand for a better legal system, its insistence on the free administration of justice, and its general campaign for better judicial methods explain The former may be explained by the fact that the the latter grudge. The former may be explained by the fact that the "Star" was largely responsible for the defeat of a forty-two-year franchise for the Metropolitan Street Railway of Kansas City. GUTHRIE before his election to the bench was identified with the Metropolitan's political group.

There is but one way to protect a free press against a crooked judiciary, where such exists, and that is through a trial by jury in the indirect contempt case.

These are the words of State Senator FARLEY of Pennsylvania, who has introduced a bill in the Pennsylvania Legislature looking to this change in contempt procedure. We commend his words to progressive legislators in other States.

"THE BEST PLACE TO BE POOR"

S OME WEEKS AGO we asked under this title if a city-bred man with a capital of \$1,000 or less could succeed on a farm. That the question is one of much popular interest is indicated by the number of letters we have received in reply, some of which we have printed. While the replies are interesting, they do not make a sufficiently definite answer to the question. They tell of the cheap lands and the general advantages of many sections of the country, and of the need for more and better agriculture. One writer says that professional men, clerks, and those untrained in farming make the best kind of farmers-after they get started. Another writer says that in his section \$1,000 "will go a long ways." 'a long ways" far enough so he can go the rest of the way alone? We think it would be a great service if some one of our readers could describe with careful devotion to details just how it can be done. Remember, the man with the \$1,000 is a city-bred man, unacquainted by experience with farm life. Take him from any city you please and locate him on a farm in any section you please with a reasonable assurance of a continuing sound roof over his head, and food and clothes for himself and his family.

#### A QUESTION OF CHARACTER

HE BEST FARMERS in the United States started with less than \$1,000-in most cases with less than \$10. They were the Irish and German immigrants who went straight from the ship to work as hired men on farms. Out of the \$15 or \$20 a month they got in addition to their board they saved enough to buy a few acres of land. Is the city man of the present generation too weak in fiber, too infirm of purpose, too lacking in endurance and initiative for this process?

#### WHAT A MAN CAN DO

HE MOST HOPELESS MAN in the United States to-morrow can drop off the railroad train at any station in Kansas or Nebraska or Oklahoma without a cent and within an hour get work at \$2 a day. Within five years he can own a piece of land, and in twenty have a comfortable home with sons and daughters in the State university. He need only have a reasonably strong body and character. To the hundreds of Socialists who will write in to say that this suggestion doesn't solve all the problems of the universe, we announce in advance that we don't care. We are more interested in telling one man who wants to do it how he can do it than in speculating on what would happen if all the poor men in all the cities did it. We never thought much of the effectiveness of those old monks who used to spend their time debating how many angels could stand on the northwest side of the point of a pin.

#### HARD TO MOVE

WE PUBLISH in this issue the sixth article on "The Business of Arson." These articles have been from the beginning an arraignment of the stock fire insurance business as now conducted in America. Charge after charge has been substantiated. Other charges will be made and substantiated in the concluding articles. So far the stock fire insurance business has made no reply officially. Had any other great business interest, occupying a position of public trust, and sensitive, presumably, to its business honor, been so arraigned, it would long ago have demanded a public investigation. The stock fire insurance business has demanded no such investigation, and apparently it will demand none. States it is equally unlikely that anything will be done by those State officials with whom investigations might naturally be expected to originate. For these reasons: In a number of States the State fire marshal is maintained solely by a tax levied upon the fire insurance business, and in many cases accordingly he feels himself merely to be its creature. In many States the State Superintendent of Insurance is practically selected by the insurance agents. In one State they are now quarreling as to whether it is the turn of the fire or the life insurance agents to select him. The fire insurance business has always maintained the strongest of State lobbies. And, backed by the vote of its agents and brokers, it has heretofore been able to defeat almost all proposed legislation which has threatened interference with the business. Finally, in our great cities, practically all banking, loan, and mortgage corporations are now licensed fire insurance brokers. On all the huge business they control they enjoy That is to say, directly rebates, and they get their insurance at cost. allied with fire insurance, we have the whole freemasonry of big busi-All these things constitute the reason why the fight for clean insurance must be made by the individual decent private citizen.

#### VERY STRANGE

ROM the New York "Sun" recently:

THE REAL PROPERTY.

Last Sunday Rosie Hertz received a letter written in Yiddish from TACK SULLIVAN.

300



THE MAN WHO MADE MONEY OUT OF IT

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YOUTH twenty-two years old drank an alcoholic beverage known as "white mule" in Kansas City the other Sunday afternoon. He had been "a good worker and a nice young fellow," a man under whom he had worked said. But with the "white mule" in him he stole a revolver, went out on a business street, and began to shoot. One bullet grazed the head of a man and another injured a fourteen-year-old boy so that he lay near death for a week. The Kansas City "Star," which, though it has long been closed to liquor advertisements, hitherto has not strongly opposed liquor, was moved to print an editorial, headed "Drunk, of Course!" The editorial concluded, in italics:

If people weren't accustomed to it, do you suppose they would stand for a min-ute the sale of a drug about town which every day or two turns some "nice young fellow" into a homicidal maniac?

This casual expression of a newspaper reflects a change in the popular attitude toward liquor selling such as will, in the course of a few years, undoubtedly recognize alcohol as a poisonous drug and make appropriate changes in the present system of dealing with it. The change would come very soon if every newspaper looked into the relation between alcohol and crime with as much intelligence as the Kansas City "Star."

WHAT BRAND?

FROM an El Paso (Tex.) dispatch to the New York "Sun": Private CARL CAMPBELL, Thirteenth Cavalry, U. S. A., shot Captain Hamilton Bowie, his troop commander, and Private John Barbee, a comrade, and then ended his own life. Campbell and some comrades had been drinking at one of the village

TEMPORA MUTANTUR

FEAR THE FLY BEARING POISON." So might have sung some poet of past days. But apparently he did not, and even regarded the fly with some affection. We find the following lines:

> Busy, curious, thirsty fly, Drink with me and drink as I; Freely, welcome to my cup, Could'st thou sip and sip it up. Make the most of life you may, Life is short and wears away.

They are attributed to WILLIAM OLDYS, antiquary, bibliographer, and librarian, who was born in 1696 and died in 1761. So, despite his gentle offer to share his cup of ale with a fly, he lived to the good age of sixty-With this heroic example before our eyes, we might suggest the folly of wisdom. But no-the case against the fly is too strong. We can't take a chance.

GUAYAQUIL

FROM PANAMA TO VALPARAISO, in a sweep of coast line of three thousand miles, there is one great harbor. That is Guayaquil, the port of Ecuador. It is almost due southward from New York. All South America lies to the east of it. The headwaters of the Amazon are scarce two hundred miles away. Some day it will be one of the great ports of the world. For years it has been known as "the pest hole It lies just under the equator; its population is not troubled with modern ideas of hygiene. Bubonic plague, yellow fever, smallpox, have flourished there until the inhabitants are half immune. For just this reason it has been a menace to the whole coast. With the opening of the canal it becomes that for all North America, whose people are not immune. Miracle of miracles, Guayaquil is waking up. It has sent for Gorgas. And on its own initiative! The man who made the building of the canal possible is already on the job. The American army surgeon who eliminated these diseases from Panama will have here, no doubt, the same brilliant success. The natives will be taught what four-fifths of the population of the United States have not yet learnedto dread and to fight to the death the mosquito, the bedbug, and the flea. Then Guayaquil will be safer to live in than New York or Washington. Singularly, it is often the herculean tasks that are done first.

AN ANTIDOTE TO REVOLUTION

HE ISTHMUS OF PANAMA was a natural center of revolution before the Americans started to build the canal, but the Panama Railroad remained a peaceful strip, no matter what happened in the neighborhood. Marines once or twice had to be landed to preserve order, but generally the mere understanding that the United States had the right to keep the way clear was sufficient. Suppose, now, that a railroad controlled by an international commission were built from the United States border clear through to the isthmus. The Mexican section of such a railway is, of course, already built, and there are uncompleted sections in the Central American republics. Suppose that, by international agree-ment, this railroad were to be made practically a neutral strip, with an international police force charged with the duty of keeping its right of

way undisturbed. How potent a force for peace might not this rigid backbone become! That there would be business for such a railroad is suggested by the fact that British and German capital is already trying to get concessions for the uncompleted parts of it. The project involves financial, engineering, and political problems too complicated to be gone into here, but it is presented to us seriously by an engineer who has lived many years in Central America, and we offer his suggestion for what it

A BIT OF CONEY ISLAND

T WAS OUTSIDE A SHOW in Dreamland that you met that unusual barker. He was barking for the last show on the western tierthe one next to the artificially continued infants. His show dealt with It revealed a gang of train robbers, dressed in striped suits, and doing an intricate lock step while they sang Sing Sing chanteys, such as convicts use at tea. Melodiously their voices rang out over the thunders of the scenic railway and the noise of many waters from the There were six of these wild fellows who marked time and paced and halted in front of the ten-cent entrance to their own show. Then, with a final roar of the chorus, they would foot it inside. Calm over the tumult, like NEPTUNE exalted over stormy seas, stood the barker chanting his invitation to the ring of pleasure seekers. He said:

This show is worth your attention. After a generous half hour with these jolly convicts, if you will come to me and state that the show has failed to please you, that it lacked ginger and uplift, I will place one dime, ten cents, in the palm of your hand.

The show itself will exemplify to you how always the life of crime leads downward, how the wages of sin is death. It is moral. At the same time, it crackles with life and action. First, you will see these wicked men hold up a Southern Pacific express. Then comes retribution. They are captured and clapped into prison. The next scene is the interior of the jail, where you will hear them singing their inimitable songs. Hence comes their name of Jail Birds. Now if you will begin in just thirty seconds. pass inside-the performance will begin in just thirty seconds.

His voice was rich and far-reaching. But the keen ear would glean that it was dead at the center. It sang out like a spent arrow-the calm level flight of ennui. But never did his auditors diminish. Group after group heard him through his languid invitation. They listened almost rapturously, and lingered after his lazily ringing tones had died out on the raucous air. Unwillingly they passed on to the impersonal Babies at the right or the Rocky Road to Cork on the left when the compelling barker turned his back on them all and followed the stock farmer and the rural lady inside. But it wasn't the voice of the man, or the words of the man, which threw a strange spell over each successive group. It was his imperturbable eye. It had the farseeing quality which comes from practice on long remote horizons-such far-flung sight as is the portion of sailors and plainsmen. It had the fearless scorn of one who could look into the barrel of a gun without wincing. He seemed to have found profound peace after a troubled journey. Surely here was a man who had killed his enemies in a fair fight without winking, whose speech was ironical. You wondered from what origins had come a person so much at home in life. Through what furnace of experience had he passed that the outer world seemed to him so cheap a byplay?

TO OUR READERS

PERSONS FAMILIAR with the world of writers and their work will share our satisfaction in the recent association of Miss VIOLA Roseboro' with this paper. Miss Roseboro' is already familiar to many as a writer of stories; as an editor of fiction, her contribution to American letters, though not so well known, is most significant. Her insight into human nature as it expresses itself both in the writers and the readers of magazine literature is almost unequaled. The number to congratulate us would be larger if there were space here to tell the part Miss Roseboro' had in discovering and encouraging the early efforts of such short-story writers as Josephine Dodge Daskam, Myra Kelly, Arthur TRAIN, STEWART EDWARD WHITE, MARY STEWART CUTTING, REX BEACH, and O. HENRY. She corresponded with O. HENRY and encouraged him for two years before his first story was accepted, certainly his first that could be said to have been published. A few of these writers may have appeared in print before Miss Roseboro' discovered them among the ruck of the unknown, but she it was who brought them to light. The first story of George Madden Martin's classical series about "Emmy Lou" had been refused by nearly every organ of standing in the country before the battered copy came into Miss Roseboro's delighted hands. The name of minor writers who owe their success to her sympathetic editing and encouragement is legion. The unique gift that Miss Rose-BORO' has is the ability to find in the bags of fiction manuscripts that come each morning to the office of every periodical the one story that gives promise of a real addition to the impressive list of American short-story writers.

**新兴** 

# The Business of Arson

VI-The Professional at Work

ARTHUR E. McFARLANE

In the first two articles of this series i showed that at least half our fires of any In the first two articles of this series I account are criminal. In the third and fourth articles I showed that our great insurance companies gain by criminal fires and by our present huge increase in criminal fires. In the fifth I showed that the present method of carrying on the stock fire insurance business in America is, through overinsurance, doing more than any other force to create insurance fire crooks. In the present article I shall show that it is the present method of carrying on the stock fire insurance business which creates the professional fire crook, and which, when he has been created, gives him every opportunity to do his work

Y A PROFESSIONAL fire crook I do not here B mean the hired expert, or "mechanic," who merely spreads the gasoline. This article will confine itself to the kind of professional, supposedly in some legitimate business, who uses that legitimate business as a mask for a living made almost wholly from fires.

For the existence of such professionals American fire insurance is almost entirely responsible. And I can best begin the proof of this by showing a would-be pro-

fessional in the making. In August, 1911, one Antonio Bertolino of New York opened a tiny Italian grocery and produce store in a hole in the wall under a big building at 507 Broome Street; and three months later he made a fire.

No. 507 Broome Street is almost exactly in the center of New York's "conflagration district." For years professional arson in New York has, notoriously, had a chosen field in the little Italian grocery and produce store. It

Antonio Bertolino himself was a man with a bad record. He had never had a fire. As a fellow Italian phrased it: "He hadn't learned about insurance"; yet he had "learned about" a number of other things. And his own bankers would not lend him \$50. But a wholesale firm, Duche & Co., had let him have certain goods, worth some \$500, on credit. To protect themselves they wanted Bertolino insured. They went to their own insurance brokerage, one of the largest, best known, and most reputable in New York, that of Weed & Kennedy. And Weed & Kennedy arranged for the insurance of Antonio Bertolino at once

#### OVERINGURING BERTOLING

THE first part of Bertolino's story, that of his over-insurance, gross and shameless, must seem like a repetition from article five. But it is essential. When, in

repetition from article five. But it is essential. When, in a few days, one of Weed & Kennedy's soliciting brokers, James H. Hendrickson, called upon Bertolino—it was not with insurance for \$500, but for \$4,000!

At the time, Bertolino does not seem to have had money enough to pay the premium, \$130, on \$4,000!

It is a matter of court record that he "ordered Hendrickson to take back \$2,000 of it." But even the most incompretent of Italian grocers, may recognize opportuincompetent of Italian grocers may recognize opportunity. And he told Hendrickson that perhaps he might be needing some more later on.

Hendrickson took Bertolino at his word. In about two weeks, and without waiting to be asked, he re-turned with the \$2,000 which had been refused originally. Bertolino took it. And a week later Hendrick-son came back with \$1,450 more, which also was taken. The Liverpool and London and Globe, and the Home, which do respectively the first and second largest businesses in New York, each provided \$2,000. The Commonwealth provided \$1,450. None of these companies probably wanted to insure Bertolino. They did it because the great brokerage of Weed & Kennedy asked. And when great brokerages ask, to Bertolinos insurance is given, be they merely "rotten risks" or professional fire crooks ten times over.

fire crooks ten times over.

In all, Bertolino had been given insurance amounting to \$5,450. At no time was his whole stock in trade worth. \$1,000, and yet he was insured for \$5,450. Duche & Co. could not trust him for \$500, and yet he was insured for \$5,450. His bank would not trust him for \$50, and yet he was insured for exactly 100 times that amount. And, finally, you must not think he was thus grossly and absurdly overinsured because Messrs. Weed & Kennedy had deliberately planned to get the largest possible commission out of him. To the brokerage and to the companies Bertolino was the smallest of small potatoes. He was given his overinsurance—the thing

which creates all our fire bugs—because overinsurance has become a matter of course and a settled insurance custom in America.

#### "ARSON'S OPEN ROAD

COME now to the real business of the present article, that second rottenness in American insurance which gives the potential fire crook, once well tempted, every chance to complete his crime; and which, when he has become a finished professional, permits him to go on and make fire after fire indefinitely:

It is the fact that fire insurance in America is habitually insurance in America is habitually insurance in America.

ally issued without inspection, inquiry, or appraisal.

Viewing the Bertolino case in this aspect, let us see what
the companies and the brokers did—or, rather, failed to do: First—Before giving Bertolino his insurance, neither Weed & Kennedy nor any of the three great companies made the first attempt to learn anything about Berto-To have asked him to show "commercial would have been enough. A five-cent telep talk with his bankers might have told them something. His previous landlord had also information to give. And further information might have been obtained But none was asked for. from the law.

Second—When Bertolino was sent insurance, neither Weed & Kennedy nor any of the three great companies made any attempt, by appraisal estimate, or even by look-ing at Bertolino's goods, to learn what they were worth. Third—After Bertolino had received his insurance,

neither Weed & Kennedy nor any of the three companies ever sent to see if Bertolino continued to any Italian groceries and produce worth \$5,450-or \$545

any Italian groceries and produce worth \$5,450—or \$5.45 upon his premises!

Had Bertolino gone down to Wall Street with five perfectly good thousand-dollar gold bonds, and sought to deposit them in the First National or the Bank of Commerce, he would promptly have been asked some searching questions. If unable to give satisfactory answers, probably he would have been arrested. From the head offices of three great insurance companies within two blocks of Wall Street he had been sent fire policies for \$5.450, without any preliminary questions, inpolicies for \$5,450, without any preliminary questions, inspections, or appraisals whatever. As a matter of fact, it was only to make sure of getting Bertolino's business that Hendrickson had even visited his premises.

#### BERTOLINO COULD HAVE HAD \$100,000

WHEN Judge Swann of General Sessions, before whom Bertolino was tried for arson, had heard the beginnings of Hendrickson's testimony, he stopped the trial, as many judges have done before him in similar trials, to make certain that he heard aright. I change the order of the evidence somewhat.

"Suppose, for instance," asked the judge, "I should

say I would like you to write me a policy for \$8,000 on my furniture uptown . . . would you place it right off?" "Without a doubt," replied the businesslike Hendrick-

"if the neighborhood was good. And without an

Though I may not have \$50 worth of furniture?"

"That is true. But if you have a loss you must prove it. The idea of insurance," explained Hendrickson, "is that you must prove your loss. Bertolino could just as well order \$50,000 as \$2,000."
"Or \$100,000?" asked the judge.
"Yes. But he must prove it."

Judge Swann's next question was the one that any reasoning man would ask. "But supposing that there was nothing but cinders left, how are you going to prove

or disprove my affidavit?"

And the Bertolinos, big and little, do prove their losses. They may not collect the full amount of their policies; they can make quite enough without. Enough for the present that their "proofs" are the first thing they arrange for.

#### THE FIRE STOCK ALREADY IN PLACE

N THE case of Bertolino, it is almost certain that a half-minute inspection would have prevented the fire. For, when Bertolino had learned that he could have \$4,000 of insurance for the asking, the professional had developed in him at once. He had learned within a week where people could be taught to make fires and profit by them. He had sought assistance where it might be found, obtained it, and by the time Hendrick-son came the second time Bertolino had been equipped with a "fire stock." In his case the fire stock consisted of a cartload of barrels and boxes, some empty, some filled with rancid olives, pignolia, macaroni sweepings, and rusted, labelless tinned goods, all alike valueless save for the purpose of a "professional" fire. He had also rented a room next door in which to have his also rented a room next door in which to have his fire. And he had begun to provide himself with the customary crooked bills and invoices, wherewith the exceedingly high value of fire stocks may be established in the "proofs of loss." When Hendrickson came back with the second \$2,000, Bertolino's "fire stock" was on his shelves. For insuring Bertolino, Weed & Kennedy had received \$17.60. One would think that it was enough to pay them for looking into Bertolino's affairs a little. And Hendrickson need only have looked into one of those boxes to discover evidence of a criminal fire in the making.

"Did you inspect his goods," asked the judge of Hendrickson, "at the time you wrote the first policy?"

"The idea of insurance," repeated Hendrickson, "is that you must prove your loss."

drickson, "at the unic," "The idea of insurance,"

"The idea of insurance," repeated Hendrickson, "is that you must prove your loss."

"Did you notice"—coming to the time when Bertolino had taken the room next door and been given his entire \$5,450—"did you notice any stock in 509?"

"I took a look through the door, that was all."

"Did you go into 509?

\$158.70 NOT ENOUGH TO PAY FOR OPENING A BOX.

UT Bertolino's store was within ten minutes' ride of the main offices of all three companies. They had received \$158.70 from him in premiums, which might seem enough to pay for a company inspection. Did any company inspect?



When Bertolino had only his first small room, the Liverpool and London and Globe, believing it had been "bound" for \$4,000, sent a surveyor to look at the building. And against the \$4,000 in his surveyor's report he wrote "Too high." But in doing so, as Hendrickson himself explained, he went out of his proper province. "They (surveyors) do not even go into galues."

"Do you know," asked the judge, "if any of the companies did anything to inform themselves of the value of the stock they were

insuring?

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"No. The Home did not go near it, and the Commonwealth did not go near it."

As for Bertolino's fire, that part of the story is hardly worth telling. In fact, it was a fire telling. In fact, it was a fire which never really came off. He had been provided with the He had been provided with the proper inflammables, and he did his semiprofessional best. In the center of his "fire stock" he nested a "battery" of five great bladders, three filled with benzine and two filled with ether.<sup>2</sup> The said bladders were heaped about with excelsior and empty boxes, and the whole surrounded by six

and the whole surrounded by six open barrels of cottonseed oil.
"Would have blown the building to pieces!" said Fire Lieutenant Coughlin later on. But Bertolino had laid one of his fuses where its first flicker was seen from the street. Within half a minute the firemen were breaking in. There was no fire at all. And Bertolino—the one breaking in. There was no fre at all. And Bertolino—the one man successfully prosecuted for insurance arson in New York in 1911—is now in Sing Sing.

So here we have Bertolino in the state of the stat

jail—the finished fire crook. He had completed the cycle. Within

a few weeks he had been changed from a man who a new weeks he had been changed from a man who, apparently, knew nothing about the business of arson to a professional, loading up with fraudulent stock, and planting the "blow-out." He had "learned about insurance." Who was responsible?

"WE DON'T KNOW," SAYS THE INSURANCE PRESIDENT

AND all that has here been written might have been written no less truly of the methods and attitude but universal.

ninety-nine times in the hundred, paid on the "flat com-mission" plan—a system which makes it against his interest to inspect or appraise any risk at all! Appraisals have been abandoned altogether. As for inspections, the Insurance Department of Wisconsin, a

inspections, the Insurance Department of Wisconsin, a representative State, investigated that matter in 1911 Of the 1.885 agents who answered its inquiries, only 54 per cent even professed to make an inspection upon first writing the risk; and only 27 per cent to do it on those much more frequent occasions, the renewals of

For this clothing factory fire twelve suit-boxes, like the one in the center of the illustration, were filled with gasoline, and connected by oilsoaked "trailers." The firemen had started to enter when they saw the "plant" in time

their policies. And even these professions aroused the hilarious incredulity of insurance organs. "Such virtue," says the "Insurance Bulletin," "was not suspected!"

In 1912 Fire Commissioner Johnson had firemen in plain clothes take out policies—most of them for \$1,000—on property worth less than \$4! They succeeded in insuring with the 135 chief companies doing business in New York. Only two of the companies made any inspection: and in one of these cases, though there was spection; and in one of these cases, though there was only a gas stove and a cuspidor on the premises, the agent let the policy stand.

Long ago, indeed, such absurdities had been reached

as ought to laugh American insurance out of the court of business. For example, the insurance of property that has never existed and the payment of losses on it

commonplace.

if to give the opportunities of the situation a thorough trying out, as long ago as 1898 a young Brooklyn ex-insurance man, named Daly, collected insurance twelve times between April 14 and October 6 insurance twelve times between April 14 and October 6 on the same collection of evening clothes, rugs, and curtains. The first fire may have been genuine. The others were fakes. He "put them out" himself. After he had been paid for his loss, the singed remains were left with him. And, as no agent or broker ever came to see Mr. Daly's possessions, they were of much more use in his private fire business than new goods. After his twelfth fire and loss collection, the insurable value of Mr. Daly's property may be said to have been nonof Mr. Daly's property may be said to have been non-existent to the eleventh degree.

These articles were, in fact, begun at the trial of

These articles were, in fact, begun at the trial of two professional tenement fire makers, Sam Brant and Benjamin Braunstein, who had plainly been profiting from the lack of all inspection in tenement insurance, by insuring and collecting losses on the nonexistent for months—probably for years.

Brant and Braunstein were working what is known as "the bearing mame"

"the boarder game."

#### THE EDARDER GAME

TO WORK "the boarder game" you find some wretched tenement family to whom a fire would be a blessing. Since they are all alike overinsured, you have no lack of choice. You supply the gasoline. And all that you require of them is a key and the promise that after the fire they will say that you have been boarding with them. Then you, the boarder, take out insurance for your personal clothing and household furniture at the given address. For his last fire Brant took out boarder policies for \$500 in all. If you are so new at the business as to doubt the fullness of its opportunities you may bring in some old rags and third-hand furniture to give substance to your claim.

Brant went to no such trouble and expense. "I am a specialist at this," he told his last half-persuaded accomplice. "If you will get wider blinds and let me arrange the furniture different, I will guarantee to have the fire through the roof in fifteen minutes. When we take out our policies the insurance people will never come to see. After the fire who will know then what we had?"

Who, indeed? Having apparently (by the evidence of their bank books) had a successful fire almost every week for months, some of them in tenements contain-

week for months, some of them in tenements containing thirty families, Brant and his fellows were in a position to know. In general, they had taken out their policies from agents or brokers living just around the corner. But not one of these insurance people had of these insurance people had "ever come to see," Nor after those fires had any of "the in-surance people" who had issued surance people" who had issued the policies ever permitted them-selves to harbor any unworthy suspicion. Save for the splendid work of Fire Marshal Brophy of Brooklyn, the most capable city fire marshal in America, Brant and Braunstein would probably be insuring the non-existent in crowded tenement houses, and collecting such loss claims still.

SOME INSURANCE PSYCHOLOGY

THE agent or broker selling fire insurance on commis-sion does not ask questions or inspect or appraise, for two

First, to examine the thing insured and try to get at its value means a certain amount of work. The average "little" seller of insurance earns less than \$300 a year from it; the great majority must have some other ccupation to live at all. Almost invariably the "little

occupation to live at all. Almost invariably the "little fellow" feels he is not getting enough from his companies to pay him even for what he does. The "big fellows" write the business as they like.

If, when the applicant for the insurance comes to you, you ask leading questions—if you "go fishing," and thereby learn unpleasant facts about the gentleman who wants the policy—you may, it is true, prevent fires, but you will also have to deny yourself a \$5 or a \$10 or a \$20 commission.

but you will also have to deny yourself a \$5 or a \$10 or a \$20 commission.

The "big" fellow, who has the power and sets the example, does not, as a rule, elect to deny himself commissions. Accordingly, the awkward question has come to be unasked, and the visit of inspection omitted. And it is upon their knowledge of this that all professional fire crooks now base half their planning.

THE "MORTGAGE FIRE"

THE "MORTGAGE FIRE"

THERE is, for instance, the type of crook who arranges the "mortgage fire." The "stall"—the professional's tool in the case—buys the building to be burned, and perhaps for a time acts as its tenant. If it is a restaurant or hotel, some second-hand fittings may be installed. Even mills and factories are sometimes "run for a fire." The "stall's" next movement is to "sell" out to the principal. The principal buys "on mortgage," at a price twice what the property is worth. To "protect himself," the mortgagee takes out insurance for the same amount.

In due course the fire comes off. It must be a fire that will do its work thoroughly, for the professional wants no half-burned building left, at cost price, on his hands. The second sale price is made the basis of e insurance claim. When, in 1897, Isaac Zuker was convicted in New

York, it was estimated that he had made nearly \$150,000 by mortgaging and burning New York stores and

tenements.

One Theodore Stanisics, who in 1911 committed suicide after his conviction for a "mortgage fire" in Lincoln, Neb., had been the financier and beneficiary of mortgage fires for as far back as it was possible to trace him. When he died he had \$125,000 in a single bank in New York alone. In one fire, which he had almost certainly arranged, the whole business center of the town was burned. the town was burned

In October, 1911, Charles and August Deichman were convicted in Hackensack, N. J. They had mortgaged a two-family house in Cliffside and obtained insurance a two-family house in Cliffside and obtained insurance for \$17,000 on an actual value of \$8,000. William N. Clemens, the arson expert, connected them with seventeen previous fires within five years. Within two years they had destroyed property worth more than \$75,000. If the local insurance agent or broker merely went so far toward an appraisal as to limit the insurance issued to the assessed value of the building to be insured, one species of fire-bug professional would go out of business in a week.

In the professional fire business as worked in the small town, it is almost always the stranger who must be

town, it is almost always the stranger who must be feared. If he is not a "mortgagee," he may be the "retailer" in a "wholesaler and retailer combination."

of the stock fire insurance business in any city in America. I am describing conditions that are now all

The big company will answer that it employs men for this very work of inspection. Its surveyors, or "in-spection bureau men," do in fact make sure from time spection oureal men, do in fact make sure from time to time that the *building* is substantially as described in the Sanborn insurance map. In short, they look out for physical risk. They do not look into the stock at all—and the stock, with its moral risk, causes most of our fires.

our fires.

The big company's 200 or 250 "special agents" on salary are supposed to look out for moral hazard and inquire for overinsurance. However, they are kept busy enough looking after the company's \$25,000 or \$30,000 yearly fire losses. A big company will write its 500,000 risks a year. To look after the moral hazard in every policy would require a force of several thousand men.

And that force is at hand, were it rightly used. For such a company has its 10,000 or more local agents, who

such a company has its 10,000 or more local agents, who such a company has its 10,000 or more local agents, who place its insurance in the beginning. Every frank insurance man will admit that only the agent—or, in the city, the broker—can make inspections of any value. "We don't know," says the president of the Continental, which writes its \$2,000,000,000 a year; "the agent sends us a plan of a risk, and it may be on fire or next to it. And it looks just as good on the plan as though it was a fine risk!" And that local agent or broker is,

¹ But, while Bertolino was awaiting trial in the Tombs, this is what Hendrickson did himself. He went to see Bertolino, and he promised him—as has been done a thousand times—that if he would surrender his policies, he would do all in his power to have the prosecution stopped!
² The ether is used because it is equally deadly, afire or not. If it burns, it is almost impossible to put it out. If it doesn't burn, its fumes will overcome the firemen.



The piece of cloth passing through the wall is a continuation of the oil-soaked "trailer" seen on the floor in the illustration above. By piercing the walls many rooms can be so connected for a single fire

# The Heart of the Question

ITTLE FALLS is a town of twelve thousand in the middle of New York State, at a lovely spot on the Mohawk River. Last summer there was a strike there. (Because wages in the mills had been reduced from \$6 a week to \$5.40, and from \$7.50 to \$6.75.) When the stories of rioting, violence, and slums came out of the little city, an editorial in a New York paper, evidently written by one who had known the town in his youth, remarked in mild surprise:

Disheartening in the extreme is the description given of Little Falls as a community. Middle-aged New Yorkers remember it as the most beautiful of all the Mohawk Valley villages. Now we read of slums more foul than any in New York City or Philadelphia; of houses built over a brook that has become an open sewer; of filth, poverty, and overcrowding.

Now what was the cause? And just what had happened? Another newspaper, the New York "Evening Post," describing the strike and the town as it is to-day, told, without meaning to particularly, exactly what had happened:

The city is a mill and manufacturing town. The owners are men who saw these mills and factories grow up. Titus Sheard came to town barefooted and built up a big business. . . Robert Mackinnon started in a little shed, and after a time had more than two thousand employees. . . .

There, in epitome, is what the high protective tariff has done for America. best, only, of what it has done-there is more to follow.) Two men, perhaps five, or a hundred, depending on the size of the town; have been made rich; two thousand others, or ten or a hundred thousand, have become laborers and gone steadily downward in the social scale. The picture of a factory village is everywhere the sameone big mansion on top of the hill, a thousand mean little cottages in the valley. High protection has tended to divide all America into a small caste of baronial factory owners at the top, and a large mass of feudal laborers at the bottom. But let us keep to the specific case of Little Falls:

About five years ago there was a strike in the MacKinnon mill. Till that time practically all the local employees were Americans or like Americans—Irish, English, German... The strike was broken by the importation of several hundred "foreigners."... It is some of these foreigners who are striking now. The foreigners changed the character of the city in many respects. They doubled the police court business... The foreigners took possession, and the odor of garlic succeeded that of flowers and the milder vegetables—where there had been cleanliness and pride in neatness, there came the slovenly filth of overcrowding and poverty economizing. The newcomers, "the foreigners" of to-day, crowded everyone else out....

There again is the typical evolution of the American town; first, soon after high protection was adopted, the factory owners searched the farms for native American girls and young men; then came a period every middle-aged American can remember it—when the factories were filled with German and Irish girls and youths, the first American-born generation of those races. To-day walk through a typical factory and

#### By MARK SULLIVAN



In Chorus—"You should cut it off about there"

-Bowers in the Newark "News"

you will scarcely see an Irish or German face; the factory owners are now using up the children of the more recent immigrants—Italian, Polish, Slavic, Greek. (And if the process were to go on, if the Republican party, dominated by the factory-owning element, had kept its grip on the country, twenty years from now you would see the factory owners filling their mills with Hindus, Japs, and other Asiatics.)

Now ask yourself what became of that generation of American-born factory workers, and of the Irish and Germans who followed them. Think through to the answer of that question and you will realize the devastating tragedy that the high protective tariff has brought upon America. They were a wholesome class, the American girls who worked in the factories in the fifties. Charles Dickens, on his American trip, found little to praise, but he rose to real enthusiasm over the mill girls of Lowell. He found

not one young girl whom . . . I would have removed from those works if I had the power.

He spoke of "their cleanliness and comfort," their "joint-stock pianos" in the boarding houses, the circulating libraries that they organized and managed. "Finally," he said in a climax of enthusiasm for these American mill girls of the fifties, "they have got up among themselves a periodical," which developed at least one poetess of some distinction.

What became of these native Americans,

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Address

Collier's Congressional Record Munsey Building, Washington, D. C.

and the Irish and Germans who followed them? It is common to say that they went up in the social scale when the newer immigrants came in. Only to a negligible degree is this true. For the most part, they did nothing of the sort. They disappeared from the face of the earth. How could it be otherwise? The young women were kept working in the mills during all the years when they night have been bearing and raising children; when they could work no longer they were thrown on the scrap heap, and that was the end of them and their kind. Moreover, the native American had a higher standard of living, which the first generation of immigrant born acquired in their turn. Then the factory owners brought in another kind of immigrant, with a lower standard of living, against which the others could not compete. Right in this situation is the cause of one of the most

deplorable economic phenomena in American life. The statesman who works out the relation between high protection and race suicide will have gone far toward getting his bearings right.

The harm lay not in the fact that protection stimulated immigration; we needed the immigrants, and need them yet-more of them than we shall ever get. But there was harm in our letting the factory owner use the immigrant to lower the wages and standard of living of those already here; there was harm in letting the factory owner use up and throw on the scrap heap the native Americans and the first American generation of Irish, Scotch, English, and German born. Moreover, there has been untold harm in the way we have used our immigrants, dumping them into factory slums instead of taking them on the land, using them up as if they were the soulless raw material of manufacture, and throwing them in turn on the scrap heap.

#### How to Do It

IF AN intelligent and efficient general manager were put in charge of the United States, with the purpose of reducing the high cost of living and mending our other economic ills, his first act would be to take a large number of persons now in the cities making furbelows and put them on the land raising potatoes. The most effective way for government to achieve the same result would be to take away the premium put on factory work by the protective tariff. This may seem rough surgery, but no one would be more benefited than the ones who are returned to the land.

#### The Moral Aspect

LET us be intellectually honest about the tariff. It is not necessary to advocate the immediate wiping out of all protection. If war had not intervened, to inflame passion, the abolition of slavery would have been done gradually, with care to alleviate the economic readjustments of its passing. But there never was any doubt about the moral aspect of slavery.

# A Court for Girls with a Woman Judge

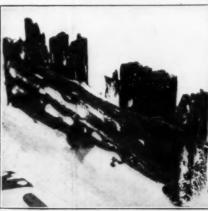
NEWS of the deliberations of women jurors in the courts of Kansas and of the Pacific Coast will not seem so novel, perhaps, after a new judicial institution that is being tried in Chicago becomes better advertised. Judge Pinckney of the Chicago Juvenile Court has organized a court that will not admit men to its sessions even as spectators. The judge the bailiff, the probation officers, and the clerk of the court are women. The prisoners are wayward girls or girls who, as the Judge, Miss Mary M. Bartelme, says, "have never had a chance."

The sound idea that led to the formation of this feminine tribunal is that an erring girl ought to find it less difficult to tell a true, frank story to a woman than to a man. The court has been in session since the first week in March. It tried fifteen cases on the first day; and apparently has proved itself a success since the beginning.

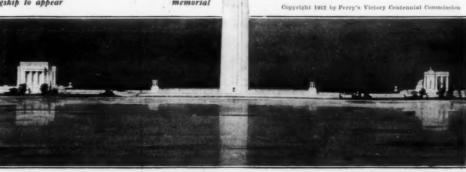
Our photograph shows Judge Bartelme at her desk in the court room questioning a girl who has just been brought before her by a woman probation officer. The clerk of the court sits at the Judge's left.



Upper picture: Raising the wreck of Perry's flagship from Lake Erie



A gun port was the first No shaft but the Washing-part of the wreck of ton Monument will be Commodore Perry's higher than this flagship to appear memorial



### Two Memorials to Commodore Perry

I NCH by inch a boat whose rotting timbers are more than a hundred years old is being raised from the bottom of Lake Erie, near Erie, Pa. It is the wreck of Commodore Perry's flagship, the *Niagara*. The first piece of the gallant old warship to appear above water was a gun port.

Meanwhile, a different sort of memorial is building in Put-in-Bay, Ohio, overlooking the spot from where the Commodore sent his famous message to General William Henry Harrison: "We have met the enemy and they are ours." The island memorial will cover nearly the whole of a reservation of four-teen acres and will cost a million dollars. A plaza, rising gradually from the water's edge to a height of 12 feet, will be 758 feet long and 461 in width. From the center of this will rise a Doric column 300 feet high, topped with a brass tripod, 35 feet high, and a beacon. No column but the Washington Monument will be higher.

The building at the left in the accompanying picture is to be a museum; the other, a memorial to commemorate the centennial of the signing of the peace Treaty of Ghent.

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### The Chief Executive's "Personal Manager"

THOSE who qualify as experts on Washington affairs are watching the work of Joseph Patrick Tumulty, the President's private secretary, with almost as keen an interest as they watch Secretary Bryan. They declare that the qualities of the private secretary may influence the public's opinions of a President to fully as great an extent as those of a Cabinet officer. Politicians and journalists can reach the President only through Tumulty, who has to mix consummate tact and warm humanity with cold business sense and think faster than business sense and think faster than a boxer.

a boxer.

The private secretary must take so many Presidential duties upon his own shoulders that he may best be described as the President's "Personal Manager." He is at once an adviser and a field marshal. Besides managing the White House, with almost as many employees under him as a Cabinet officer, he is responsible for the President's safety. Tum-ul-ty—"accent on the first syllable, and the syllable rimes with drum"—gave up a sinecure as clerk of the Supreme Court of New Jersey, at \$6,000 a year, to take one of the hardest of twelve-hours-a-day posts at only \$1,500 more. There was another compensation, however. The grouping in this photograph is symbolic—he becomes the President's right-hand man. hand man.

Washington correspondents say that much of ex-President Taft's unpopularity could be blamed upon private secretaries who lacked political imagination and common sense,

ical imagination and common sense, and that Lamont, Cortelyou, and Loeb, who were efficient managers, contributed heavily to the success of Mr. Roosevelt and Mr. Cleveland. Tumulty was Mr. Wilson's secretary in New Jersey; and that he would become secretary to the President was officially announced a month before the inauguration. Apparently, there were many possibilities for Cabinet offices, but only bilities for Cabinet offices, but only one for the job of right-hand man.

#### For Eastern Readers Only

WITH a plea for indulgence from the W1TH a plea for indulgence from the Pacific Coast States if the photograph at the right seems commonplace, we print for the edification of the East a picture of a Portland (Ore.) family registering at the courthouse for the ensuing city elections. It is the family of Senator Harry Lane, taken just before departure for Washington. Mrs. Lane is registering; Dr. Lane and his daughter, Miss Harriet, are ready to step up next. Miss Marjorie, at the left, is not enfranchised, but is being given every opportunity to learn how to become a good citizen in the future.



#### An Indian Artist's Scissored Cartoon of Suffrage

OF THE thousands of cartoons upon suffrage perhaps the queerest is this by Jesus Castro, a Mexican Indian living near El Paso. It was cut with tiny scissors from gray paper. The original is only a little larger than our reproduction. Below is the artist's latest portrait.





#### Circulating a San Francisco Recall Petition

THE energetic canvassing of the Women's Recall League of San Francisco in circulating a petition to vote next month upon the recall of Charles Weller, a police judge, has secured signatures. The women charge Judge Weller with fixing absurdly low bail in cases of crimes against women. The election will cost the city \$30,000 to \$40,000.







### -and a New Dreadnought

TWENTY years of evolution in the construction of battleships are responsible for the contrasts evident in these two pictures. At the left is a photograph of the Oregon as she appeared the other day when a new \$2,000,000 Puget Sound dry dock was dedicated. At the right is a reproduction of the first available drawing of the dreadnought Pennsylvania, soon to be under construction at Newport News. She is designed the statement of the stat scribed as "the most powerful dreadnought built, building, or authorized by any nation," and her main battery is twelve 14-inch

guns, "the largest firing pieces ever built."

Conspicuous features of contrast be-tween the new ship and the old are the change from solid masts to cage masts, the diminishing number of funnels, and the great difference in batteries. The Oregon carries four 13-inch guns and eight 8-inch; the Pennsylvania, a dozen 14-inch monsters and twenty 5-inch pieces for torpedo de-fense. The newer model is supposedly "unsinkable." A double bottom ex-"unsinkable." A double bottom ex-tends up the sides as far as the armored belt, which is eighteen feet deep and fourteen inches thick. Appended is a table to show other contrasts of new and old:

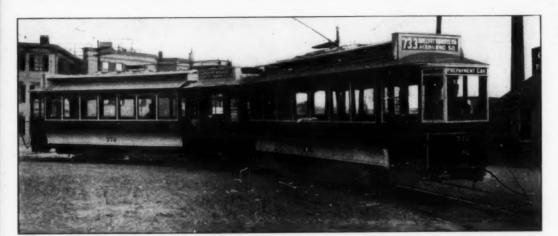
OREGON
Cost, \$6,575,032
Displacement, 10,228 tons
Speed, 17 kmss
Length, 348 feet
Beam, 69 feet
Draft, 24 1-2 feet

PENNSYLVANIA
More than \$11,000,000
32,500 tous
21 bnote
025 feet
97 feet

The building of the Pennsylvania probably will require three years. The guns will cost nearly \$1,000,000; the armor fully three times that amount.

#### A \$2,000,000 Dry Dock

The dry dock at the Bremerton, Wash., navy yard, in Puget Sound, cost \$2,000,000. It is large enough to dock any ship ever constructed. It is 145 feet wide, with a depth of 35 feet.



#### A Snake Car for Crooked Streets

THE sharp curves of some of Boston's narrow and winding streets have made it necessary in the past for traction lines to use rather short cars. the past for traction lines to use rather short cars. Out of this situation an inventor has evolved a car with a joint in the middle. It is a combination of two bobtailed cars connected by a flexible covered platform; and, over all, has a length of about fifty feet. The conductor's stand is at a center door. It is locally known as a "prepayment car"—which is Bostonese for "pay-as-you-enter." It is also familiarly referred to as an "articulated car."

#### An Automobile Church for Western Texas

THE war-scared (if not war-scarred) territory along the north bank of the Rio Grande in Texas is soon to see a novel messenger of peace, when a motor-car chapel, a Western woman's gift to the Catholic Church Extension Society, starts westward from Brownsville to ranches and settlements far from the railroads. Though the chapel was built on the chassis of a two-ton commercial truck, the eight cathedral windows and the somber gray finish of the body of the car give it ecclesias-tic dignity and distinction. Remarkable ingenuity is apparent in its arrange-

ment. A folding platform affords double floor space, as is shown in the accompanying photograph; and there is a folding confessional and a folding organ. A rack fitted with large tubular bells serves as a church belfry. Small chimes are carried for use at the altar.

use at the attar.

The lower photograph shows a corner of the chapel arranged for living quarters—music room, kitchen, bedroom, and office combined, all as com-

pact as a "kitchenette apartment." Attached to the floor

pact as a "kitchenette apartment." Attached to the floor of the car are two thirty-gallon tanks, for auxiliary supplies of gasoline and water. A gable roof khaki tent, 20x50 feet, is to be carried on the roof to shelter the whole car from rain or hot sun, so that services may be held in any sort of weather.

Two priests are to travel in the car, and at each stopping place will remain two weeks. One feature of their work is to be stereopticon lectures on church doctrine.

An electric lighting system with which the car is provided will furnish light for the lantern. The services to dedicate the motor chapel probably will be held in Chicago. It is to be known as the Chapel St. Peter.



AYLAND SMITH came in and threw himself into an armchair, facing me across the table. "I have seen Sir Lionel Barton," he said, "and, to put the whole thing in a nutshell, he has laughed at me. During the months that I have been wondering where he had gone to, he has been somewhere in Egypt. He certainly bears a charmed life, for on the evidence of his letter to the "Times" he has seen things in Tibet which Fu-Manchu would have the West blind to; in fact, I think he has found a new keyhole to the gate of the Indian Empire!"

Smith's darkly tanned face had grown leaner than ever, since he had begun his fight with the most uncanny opponent, I suppose, against whom a man ever had pitted himself—Dr. Fu-Manchu. He stood up and began restlessly to pace the room, furiously stuffing tobacco into his briar.

Long ago we had placed the name of Sir Lionel Bar-

Long ago we had placed the name of Sir Lionel Barton upon the list of those whose lives stood between Fu-Manchu and the attainment of his end. Orientalist ru-Manchu and the attainment of ms end. Orientaist and explorer; the fearless traveler who first had penetrated to Lassa, who thrice, as a pilgrim, had entered forbidden Mecca; he now had turned his attention again to Tibet, thereby signing his own death warrant.

"That he has reached England alive is a hopeful

sign?" I suggested.

SMITH shook his head and lighted the blackened briar. SMITH shook his head and lighted the blackened briar. "England at present is the web." he replied. "The spider will be waiting! Petrie, I sometimes despair. Sir Lionel is an impossible man to shepherd. You ought to see his house at Finchley! A low, squat place completely hemmed in by trees. Damp as a swamp, smells like a jungle. Everything topsy-turvy. He only arrived to-day, and he is working and eating (and sleeping I expect) in a study that looks like an earthquake at Sotheby's auction rooms. The rest of the house is at Sotheby's auction rooms. The rest of the house is half a menagerie and half a circus! He has a Bedouin groom, a Chinese body servant, and Heaven only knows what other strange people!"

"Chinese!"

"Yes—I saw him, a squinting Cantonese he calls Kwee. I don't like him. Also, there is a secretary known as Strozza, who has an unpleasant face. He is a fine linguist, I understand, and is engaged upon the Spanish notes for Barton's forthcoming book on the Mayapan temples. By the way, all Sir Lionel's baggage disappeared from the landing stage, including his

"Significant!"
"Of course! But he argues that he has crossed Tibet from the Kuenlun to the Himalayas without being assassinated and therefore that it is unlikely he will meet with that fate in London. I left him dictating the book from memory, at the rate of about two hundred words a minute!"

"He is wasting no time!"

"Wasting time! In addition to the Yucatan book and the work on Tibet, he has to read a paper at the Institute next week about some tomb he has unearthed in Egypt. As I came away, a van drove up from the docks and a couple of fellows delivered a sarcophagus as big as a boat. It is unique, according to Sir Lionel, and will go to the British Museum after he has examined it. The man crams six months' work into six weeks, then he is off again."

"What do you propose to do?"

"What can I do? I know that Fu-Manchu will make

an attempt upon him. I cannot doubt it. Ugh! that house gave me the shudders! No sunlight, I'll swear, Petrie, can ever penetrate to the rooms, and when I arrived this afternoon, clouds of gnats floated like motes wherever a stray beam filtered through the trees of the avenue. There's a steamy smell about the

place that is almost malarious, and the whole of the west front is covered with a sort of monkey creeper, which he has imported at some time or other. It has a close, exotic perfume that is quite in the picture. tell you the place was made for murder!

"Have you taken any precautions?"
"I called in at Scotland Yard and sent a man down to watch the house, but-

HE SHRUGGED his shoulders helplessly.

H E SHRUGGED his shoulders helplessly.

"What is Sir Lionel like?"

"A madman, Petrie! A tall, massive man, wearing a dirty dressing gown of neutral color; a man with untidy gray hair and a bristling mustache, keen blue eyes and a brown skin, who wears a short beard, or rarely shaves—I don't know which! I left him striding about among the thousand and one curiosities of that incredible room, picking his way through antique furniture, works of reference, manuscripts, mummies, spears, pottery, and what not—sometimes kicking a book from his course or stumbling over a stuffed crocodile or a Mexican mask—alternately dictating and conversing! Phew!"

For some time we were silent.
"Smith," I said, "we are making no headway in this usiness. With all the forces arrayed against him, Fu-Manchu still eludes us, still pursues his devil-ish, inscrutable way!"

Nayland Smith nodded.

"And we don't know all," he said. "We mark such and such a man as one alive to the yellow peril, and we warn him—if we have time. Perhaps he escapes, perhaps he does not. But what do we know, Petrie, of those others who may die every week by his murderous agency? We cannot know every-one who has read the riddle of China. I never one who has read the riddle of China. I never see a report of some one found drowned, of an apparent suicide, of a sudden though seemingly natural death, without wondering! I tell you, Fu-Manchu is omnipresent; his tentacles embrace everything! I said that Sir Lionel must bear a charmed life. The fact that we are alive is a miracle!"

He glanced at his watch.
"Nearly eleven," he said. "But sleep seems a waste of time—apart from its dangers."
We heard a bell ringing. A few moments later followed a knock at the room door.
"Come in!" I cried.
A girl entered with a telegram, addressed

A girl entered with a telegram, addressed A girl entered with a telegram, addressed to Smith. His jaw looked very square in the lamplight, and his eyes shone like steel as he took it from her and opened the envelope. He glanced at the form, stood up, and passed it to me, reaching for his hat, which lay upon my writing table.

"God help us, Petrie!" he said.

This was the messages.

This was the message:

Sir Lionel Barton murdered. Meet me at his house at once. WEYMOUTH, Inspector.

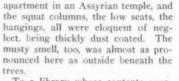
ALTHOUGH we avoided all unnecessary A CITHOUGH we avoided an imnecessary delay, it was close upon midnight when our cab swung round into a darkly shadowed avenue at the farther end of which, as seen through a tunnel, the moonlight glittered upon the windows of Rowan House, Sir

Lionel Barton's home.

Stepping out before the porch of the long, squat building. I saw that it was banked in, as Smith had said, by trees and shrubs. The façade showed mantled in the strange exotic

creeper which he had mentioned, and the air was pungent with an odor of decaying vegetation with which mingled the heavy perfume of the little noc-turnal red flower that bloomed luxuriantly upon the

The place looked a veritable wilderness, we were admitted to the hall, by Inspector Weymouth, I saw that the interior was in keeping with the exterior; for the hall was constructed from the model of some





A great wave of exotic perfume swept from the open window toward the curtained doorway, where my friend, grim-faced, stood over the dead

flowed in many literary torrents upon the floor, the

detective conducted us.

"Good Heavens!" I cried, "what's that!"

Something leaped from the top of a bookcase, ambled slently across the littered carpet, and passed from the library like a golden streak. I stood looking after it with startled eyes. Inspector Weymouth laughed dryly.

"It's a young puma, or a civet cat, or something, doctor!" he said. "This house is full of surprises—and

His voice was not quite steady, I thought, and he

carefully closed the door ere proceeding further. "Where is he?" asked Nayland Smith harshly.

WEYMOUTH sat down and lighted a cigar which

WEYMOUTH sat down and lighted a cigar which I offered him.

"I thought you might like to hear what led up to it—so far as we know—before—seeing him?"

Smith nodded.

"Well," continued the inspector, "the man you arranged to send down from the Yard got here all right and took up a post in the road outside, where he could command a good view of the gates. He saw and heard nothing, until going on for half-past ten, when a young lady turned up and went in."

young lady?' "A young lady?"
"Miss Edmonds, Sir Lionel's shorthand typist. Shad found, after getting home, that her bag with her purse in was missing, and she came back to see if she had left it here. She gave the alarm. My man heard the row from the road and came in. Then he ran out

road and came in. Then he ran out and rang us up. I immediately wired

for you."
"He heard the row, you say. What

"Miss Edmonds went into violent

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Smith was pacing the room now in

tense excitement.
"Describe what he saw when he came in."

"He saw a negro footman—there isn't an Englishman in the house -trying to pacify the girl out in the hall yonder, and a Malay and another colored man beating their foreheads and howling! There was no sense to be got out of any of them, so he started to inany of them, so he started to investigate for himself. He had taken the bearings of the place earlier in the evening, and from the light in a window on the ground floor had located the study, so he started to look for the door. When he found it, it was locked from the inside."

"Well?"

"He went out and round to the window. There's no blind, and from the shrubbery you can see into the lumber room known as the study. He looked in—as apparently Miss Edmonds had done before him. What he saw accounted for her hysterics!"

Both Smith and I were hanging upon his words.

"All among the rubbish on the floor, a big Egyptian mummy case was lying on its side, and face downward,

"My God! Yes, go on."
"There was only a shaded reading lamp alight, and it stood on a chair shining right down on him; it made a patch of light on the floor, you understand." The inspector indicated its extent with his hands. "Well, as the man smashed the glass and got the window open, and was just climbing in—he saw something else . . .

so he says! He paused

"What did he see?" demanded Smith shortly.

"A sort of green mist, sir! He says it seemed to be alive! It moved over the floor, about a foot from the ground—going away from him and toward a curtain at the other end of the study."

NAYLAND SMITH fixed his eyes upon the speaker.

"Where did he first see this green mist?"
"He says, Mr. Smith, that he thinks it came from the mummy case!

'Yes, go on." "It's to his credit that he climbed into the room after seeing a thing like that. He did. He turned the body over, and Sir Lionel looked horrible. He was quite over, and Sir Lionel looked horrible. He was quite dead. Then Croxted—that's the man's name—went over to this curtain. There was a glass door. He opened it, and it gave on a conservatory—a place stacked from the tiled floor to the glass roof with more rubbish. It was dark inside, but enough light came from the study (it): the study (it's really a drawing room, by the way), as he'd turned all the lamps on, to give him another glimpse of this green crawling mist. There are three

steps to go down. On the steps lay a dead Chinaman!"
"A dead Chinaman?"
"A dead Chinaman!"

"Doctor seen them?" rapped Smith.

"Yes, a local man. He was out of his depth, I could see; contradicted himself three times. But there's no need for another opinion—until we get the coroner's!"

"And Croxted?"

March 29

'Croxted was taken ill, Mr. Smith, and had to be

What ails him?

Detective Inspector Weymouth raised his eyebrows, and carefully knocked the ash from his cigar.

"He held out until I came, gave me the story, and then fainted right away. He said that something in the conservatory place seemed to get him by the throat!" "Did he mean that literally?"

"I couldn't say. We had to send the girl home, too,

Nayland Smith was pulling thoughtfully at the lobe

Nayland Smith was pulling thoughtfully at the lobe of his left ear.

"Got any theory?" he jerked.

Weymouth shrugged his shoulders.

"Not one that includes the green mist!" he said.

"Shall we go in now?"

We crossed the Assyrian hall, where the members of that strange household were gathered in a panic-stricken group. They numbered four. Two of them were negroes, and two Easterners em were negroes, and two Easterners some kind. I missed the Chinaman Kwee, of whom Smith had spoken, and the Italian secretary; and from the way in which my friend peered about



Out over the table billowed a sort of yellowish green cloud, an oily vapor. "Run, Smith!" I cloud, an oily vapor. "Run, Smith screamed, "the door, for your life!

into the shadows of the hall I divined that he, too, wondered at their absence. We entered Sir Lionel's study—an apartment which I despair of describing. Nayland Smith's words, "an earthquake at Sotheby's

was simply stacked with curious litter, loot of Africa, Mexico, and Persia. In a clearing by the hearth a gas stove stood upon a packing case, and about it lay a number of utensils for camp cookery. The odor of rotting vegetation, mingled with the insistent perfume

rotting vegetation, mingled with the insistent perfume of the strange night-blooming flowers, was borne in through the open window.

In the center of the floor, beside an overturned sarcophagus, lay a figure in a neutral-colored dressing gown, face downward, the arms thrust forward and over the side of the ancient Egyptian mummy case.

My friend advanced and knelt beside the dead man. "Good God!"

SMITH sprang upright and turned with an extraordinary expression to Inspector Weymouth.
"You do not know Sir Lionel Barton by sight?" he

pped.
"No," began Weymouth, "but—"
"This is not Sir Lionel! This is Strozza the secretary!"
"What!" shouted Weymouth.

"Where is the other-the Chinaman-quick!" cried

"I have had him left where he was found, on the conservatory steps," said the inspector.

Smith ran across the room to where, beyond the open door, a glimpse might be obtained of stacked-up

curiosities. Holding back the curtain to allow more light to penetrate, he bent forward over a crumpled up

figure which lay upon the steps below.
"It is!" he cried loudly. "It is Sir Lionel's servant-'It is!" he cried loudly.

Weymouth and I looked at one another across the ody of the Italian, then our eyes turned together to there my friend, grim faced, stood over the dead hinaman. A breeze whispered through the leaves, great wave of exotic perfume swept from the open in 'ow toward the curtained doorway. Chinaman.

It was a breath of the East—the inscrutable East which had stretched out a yellow hand to the West. It was symbolic of the subtle, intangible power manifested in Dr. Fu-Manchu as Nayland Smith—lean, agile, bronzed with the suns of Burma—was symbol.c of the clean British efficiency which sought to combat the insidious enemy. the insidious enemy.

"O NE thing is evident," said Smith. "No one in the house, Strozza excepted, knew that Sir Lionel was absent."

"How do you arrive at that?" asked Weymouth.

"The servants in the hall are bewailing him as dead. If they had seen him go out they would know that it must be some one else who lies here."

"What about the Chinaman?"

"Since there is no other means of entrance to the conservatory save through the study, Kwee must have hidden himself there at some time when his master was absent from this room."

"Croxted found the communicating door closed.

What killed the Chinaman?'

"Both Miss Edmonds and Croxted found the study door locked from the inside. What killed Strozza?" retorted Smith. "You will have noted," con-tinued the inspector, "that the secretary is wearing Sir Lionel's dressing gown. It was seeing him

dressing gown. It was seeing him in that as she looked in at the window which led Miss Edmonds to mistake him for her employer
—and consequently to put us on wrong scent.

"He wore it in order that anybody looking in at the window would be sure to make that mistake!" rapped Smith.
"Why?" I asked.

"Because he came here for a felonious purpose. See?" Smith stooped and took up several tools from the litter on the floor. "There lies the lid. He came to open the sarcophagus. It contained the mummy of some

notable person who flourished under Meneptah II; and Sir Lionel told me that a number of valuable ornaments and jewels probably were secreted among the wrappings. He proposed to open the thing and to submit the entire con-He proposed tents to examination to-night. He evidently changed his mind-fortunately for himself."

RAN my fingers through my hair in perplexity.
"Then what has become of the mummy?"

Nayland Smith laughed dryly.

"It has vanished in the form of a green vapor apparently," he said. "Look at Strozza's face!"

He turned the body over, and used as I was to such spectacles, the contorted features of the Italian filled

me with horror, so suggestive were they of a death more than ordinarily violent. I pulled aside the dress-ing gown and searched the body for marks, but failed to find any. Nayland Smith crossed the room, and, as-sisted by the detective, carried Kwee, the Chinaman, into the study and laid him fully in the light. His puckered yellow face presented a sight even more awful than the other, and his blue lips were drawn back, ex-posing both upper and lower teeth. There were no marks of violence, but his

limbs, like Strozza's, had been tortured during his mortal struggles into unnatural pos-

The breeze was growing higher, and pungent odor waves from the damp shrubbery, bearing, too, the op-pressive sweetness of the creeping plant, swept constantly through the

window. Inspector Weymouth carefully relighted his

I'm with you thus far, Mr. Smith," he said. "Strozza, knowing Sir Lionel to be absent, locked himself in here to rifle the mummy case, for Croxted, entering by way of the window, found the key on the inside. Strozza didn't know that the Chinaman was hidden in

the conservatory—"
"And Kwee did not dare to show himself, because he too was there for some mysterious reason of his own," interrupted Smith.

'Having got the lid off-something-somebody

"Suppose we say the mummy!" Inspector Weymouth laughed uneasily.

Well, sir, something that vanished from a locked

(Continued on page 27)



AMES RUSSELL LOWELL. half a century ago, turned a rime in one of his most splendid ical humors. Where, in his day, satirical humors.

Spoils and Patriots

fifty thousand patriots waited with bent and expectant heads to be "ininted," there are a hundred and fifty thousand, in this year of grace and our twenty-eighth President, holding their breaths for the "ile" to drop; and the mind of every one of them is set on "Jaalam P'int"; albeit "the lighthouse" may mean anything from Cohingt poetfoliographics despite down to a job of Cabinet portfolio or ambassadorship down to a job of inspecting furniture.

From that night in November last, when the United States learned that it had elected Woodrow Wilson President, the patriots began making themselves known to the National Democratic Committee. as an organization and the individual members thereof up to inauguration day had received from spoils seekers not less than 150,000 letters of appli-

Here, for the comfort or discomfiture of the patriots, the fact might as well be mentioned that the President has in his power the filling of only, and exactly, 10,064 offices—1,058 in Washington, the remainder throughout Federal positions fall within the barriers of civil-service law. There are not a few statesmen who are firmly convinced that "the faithful" have gone mad.

HEARKEN to this excerpt from a modest patriot's application, and mark the date:

"SAN FRANCISCO, Nov. 9, 1912. "Gentlemen—I hereby make application for the post of Ambassador to the Court of St. James or St. Petersburg. I am a Democrat who has fought and bled for the party, and I and my friends feel that I am entitled to a reward commensurate with the services I have performed in its behalf. . . . But if the posts which I have mentioned have been promised to others. . . [Seven typewritten pages then reveal by slow degrees that he could be persuaded to take a district attorney-bird.] ship.] In conclusion, permit me to add in the words of the immortal bard:

"'I shall be well content with any choice Tends to God's glory and my country's weal.' "Respectfully,

It seems incredible in "this piping time of peace" that the author of such an epistle could be at large, but he is very largely at large in his native city of San Francisco. I have suppressed only his name three thousand words of his political war record. did you not note the presence of redoubtable "fought and bled" and the robustious form of "a reward commensurate"?

NOW writes a denizen of altitudinous Denver, who took five days from the date of election to decide how best to commit himself to the devilish little god in the inkwell:

"Denver, Colo., Nov. 13, 1912. ". . . We have here in Colorado some very peculiar Democrats; they are Democrats when everything comes their way, and when things don't come their way, they bolt; and then we have other Democrats that are Democrats for the money they can make out of it. I am not one of these who cares to make money out of politics, but for the sake of pride.

That Denverite would be pleased to add to the income of his real-estate business "not less than \$4,000 a year" from his Uncle Samuel's strong box.

"I want such a job," he puts it, "as wouldn't interfere with my private affairs or take me away from Denver much."



If you git me inside the White House, Your head with ile I'll kinder 'nint, By gittin' you inside the lighthouse Down to the end of Jaalam P'int.

WILLIAM BROWN MELONEY

-JAMES RUSSELL LOWELL. This is the meat of seven pages of a most seriously

intended application for a "postermastership" "PINE BLUFF, ARK., Nov. 9, 1912.

"... I have done as much for the cause as any man in the State—paid my dollar, voted *one* vote for Wil-son, and yelled like hell when he was elected..." This Coraopolitan "worker's" pen, or foot, slipped, and in the final line he undoubtedly and unconsciously

tells the truth: "Coraopolis, Pa., Nov. 25, 1912. Please enform me at once who will be entrusted With the Endorsements for Apointments under the New

Administration in Pennsylvania. I expect to be a Aplicant for Post Mas-ter of Coraopolis. I have been a DEMOCRAT all My Life, allways took an active Part and Worked the Party at all Times. . . ."

When the mail brought this pure gem of subtle thought to the national headquarters only the telegraph was considered com-petent and worthy to carry an answer:

"IDAHO FALLS, IDAHO, Nov. 15, 1912. . . I told you by Leter We was going to win. You cant beat us Democrats when we get Started. We Ever see a scairt wolf run.

can run like scairt wolves. You Bet they can run some. Well, I didnt took my pen in hand to rite about wolves. I got only one eye, but I'm a good Democrat of the tribe what comes frum Ver-Well, I didnt took my pen I got only one eye, but I'm nont and I'm out for to get the Falls Post Office.
only got one eye and I got to get another. I ca I can see outen thet one eye like a lynx can see outen two good ones and lynxes can see some, but maybe the president mought think a Post Master ought to hev two eyes which is a way a lot of folks thinks, but they aint right. So ther aint no slip up on this I'm going to get thet other eye. The druggist down to the Main street has other eye. The druggist down to the Main street has got a lot of new glass eyes and he is asking ten dollars for a big blue one and that is the one I want. I got five dollars but I want you to send me the other five quick. He is going to save thet eye for me and when get it I can put up as good a show as any dam repub-ican in the whole of Bingham county. You bet your lican in the whole of Bingham county. You bet your pile I can run thet Post Office and I'll fire out every dam republican and mormon out of it. . . ."

FIVE dollars was telegraphed to that patriot forth **r** with. Accompanying the remittance were full and complete instructions not to buy the blue glass eye, but to invest the whole amount in "redeye," or whatever else snake poison is called in Idaho, and drink to the honor and power of Vermont and the party.

The National Committee's correspondents have not

been confined to men. There are female patriots, too,

"ROBBINSDALE, ILL., Nov. 23, 1912. . My husband has died and left me a widow, but I have an idea and a little printing plant which my deceased husband also left me. The idea is like this and it is my idea, and I have just come from the railroad station where I have examined every barel of that cemment. There is a hundred barels of that cemment over there and that cemment has been standing out in the rain for nigh six months and is all wet on the out-side and the railroad will let it go cheap. The inside is all right and I guess there is seventy or 75 barels of

wet and if you will send me seventy-five dollars right away I can get that cemment. I will build a nice little cemment building with it that fire wont burn and then you can have me apointed post master and I will keep the post office in the cemment building and wont charge the government one cent for rent. It will be a safe cemment building rent free. I can put my printing plant in the rear and live with it in the rear of the building. My deceased husband was a republican but I am going to vote a democrat ticket when I get round to it for I'm

good cemment on the inside that aint

going to have a vote and dont you forget it and we need a change in Robbinsdale and dont forget that. Now if you mean what you say about running things right and on the square and with econnomy you will send that money to me and let me build the post office. . . ."

ANOTHER woman paused long enough in New York A en route to Germany to write a ten-page which the following is an excerpt:

"NEW YORK, Nov. 15, 1912. ". . I feel so sure of being remembered that I am going to visit my relatives in Germany, because I can't go for four years when I get working in the new administration; and I am unemployed for the winter any way. It is my intention to be back by March or within a few days after. . . ."

So many—the majority of the patriots, in fact—are seeking post-office appointments. Thus their applications weirdly run: "NORMAN, OKLA., Nov. 7, 1012.

"GENTELMEN—As the Battle is over and we have won by such an over whelm majority, i, can not express how thankful i am And i hope that we as Democrats show the Peo, of this great Land There is Others who if they have a chance can Run the United States as well as the republicans. And i am confident that Woodrow Willson & Marshall Will prove to be as good as Taft or Teddy Roosenvelt Now as ther will be a change in the Post Offices i am going to ask you a favor to tell me when theas changes will be made and who would be the proper person to make aplication for the office as i want the Post Office Here at Norman. . . . Hopping to hear as Convient "Verry Respectfully,

P. S. N. B. And dont want to make Anna unfit "OWENS, WIS., Dec. 19.

"... I am a original Willson Democrat. I am a strong admirrer and suporter. I want the post office here.
A. damned black republican has it now. In Vestigate my Abillity and Mer-

"PINE BUSH, N. Y.,
"Nov. 6, 1912

. I wish to say that Willsons election in our district of the town of Crawford, but I am a Democrat and I am proud of polotics and I am proud of the party. . . . Now

and I think this change is for or will, be for the best. I want the appointment for our village. I may be quite a ways a head, but might better be a head than to late. as there are several going to try for it right away. If you can do nothing for me turn this letter over to some one who will. . .

"MT. CLEMENS, MICH., Jan. 13, 1913. "... I am a candidate for the position of Postmaster in our City.... I am enclosing herewith a copy of some of the letters of endorsements that I have received. I did not solicit them personally. I dropped them a letter, and asked them to reply if they felt like it. . .

The moment has arrived to "reJoise" with a patriot of Salt— No; Lost Creek: (Concluded on page 22)



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Grandma Gilbert Mrs. Gilbert and James Lewis

Their memory Shall as a pattern or a measure live

THERE are in each of the vocations of art exceptional persons who diffuse happiness and win affection. Mrs. Gilbert, as an actress, was one of them. Wherever she became known she was not only admired but loved. Her acting delighted everybody who saw it—equally the many who do not examine acting but merely perceive it, and the few who analyze it. Character, humor, piquancy of spirit, and flexibil-ity and finish of execution were among the salient components of her art, but deeply interfused with all the attributes of that art there was a charm of personality, deeply felt but not easy to define. She was strongly individual and delightfully genuine. Her auditors became her friends. Those persons to whom she was intimately known discerned the reason for this in her pleasing eccentricity, sturdy independence, inveterate resolution, and dauntless courage, combined with integritical control of the control of t rity, a sensitive, sympathetic temperament, a kind heart, and gentle, winning manners. She was not only one of the most accomplished of dramatic performers, she was one of the noblest and sweetest of women

ON THE STAGE IN WILLIAM IV'S REIGN

MRS. GILBERT'S maiden name was Hartley. Her mother's maiden name was Colbourne. Her father, Samuel Hartley, was a printer. She was born in Rochdale, Lancashire, England, on October 21, 1822. In childhood she was taken by her parents to London, and there she was trained as a dancer, in which capacity, when about twelve years old, she began her stage career at the King's Theatre, in the Haymarket—the house which was renamed. Her Majesty's in 1837 after career at the King's Theatre, in the Haymarket—the house which was renamed Her Majesty's in 1837 after Victoria became Queen. Seventy years on the stage! Many thousand theatregoers of the present treasure performances of Mrs. Gilbert as things almost of yesterday; few, I fancy, realize that she was dancing for a living before young Victoria ascended the throne of England. In 1847 she became the wife of George H. Gilbert, with whom, after two years of dancing in the English Provincial theatres, she emigrated to America, landing in New York, October 21, 1849, and going at once into what was then the Far West—the State of Wisconsin. Her early experience of the American of Wisconsin. Her early experience of the American theatre was gained chiefly in Milwaukee, Chicago, Clevetheatre was gained chiefly in Milwaukee, Chicago, Cleveland, Cincinnati, and Louisville. In 1864 she came to New York; in 1869 she joined Augustin Daly's company, with which she remained associated till its disruption, on the death of that manager in 1899, and the remainder of her professional career, ending only with her life, was passed under the management of Mr. Charles Frohman. She died, suddenly, in the old Sherman House, Chicago, on December 2, 1904.

In the days when I began playgoing in New York, fifty-four years ago (continuing a custom begun when, in boyhood, I used to scare up a quarter, by any labor I could do, and repair to the gallery of the old Museum in Boston), the days when the first Broadway Theatre was in Broadway near Anthony, now Worth, Street, and Wallack's Theatre was near Broome Street, the reigning "old woman" of the stage was Mrs. Vernon;

# Memories of the Players

By WILLIAM WINTER

and a charming lady she was, and a delightful actress. and a charming lady she was, and a delightful actress. I had not seen any player who was her equal in such parts as Temperance in "The Country Squire," and Mrs. Hardcastle in "She Stoops to Conquer," and if any person then had told me that she would be surpassed, or even equaled, in her line, I should have deemed the statement ridiculous. I lived to see her deemed the statement ridiculous. I lived to see her best performances excelled by those of Mrs. Gilbert. Indeed, the period which saw not only Mrs. Vernon but Mrs. Germon, Mrs. Blake, Mrs. Judah, Mrs. Chippendale, Mrs. Hind, Mrs. Mestayer, Mrs. Vincent, Mary Carr, Mrs. Stirling, Mrs. Phillips, Mrs. Billington, and Mme. Ponisi, saw no superior to Mrs. Gilbert in her peculiar realm of art.

A BRILLIANT ACTRESS; A GREAT-HEARTED WOMAN

I SAW Mrs. Gilbert for the first time on September 19, 1864, at the Olympic Theatre, New York, when, making her first appearance in the capital, she acted a minor part, Baroness Freitenhosen, in a farcical comedy minor part, Baroness Freitenhosen, in a farcical comedy by the Countess of Gifford (Mrs. Dufferin, the poet who wrote "I'm sittin' on the stile, Mary"), called "Finesse." The Olympic (the second theatre of that name in New York, the first having been Mitchell's Olympic) had been Laura Keene's Theatre, but in 1863 it was leased by John Duff for Mrs. John Wood—that most joyous and dazzling of female comedians, that incarnation of frolic!—who figured as manager of it, and it was under Mrs. Wood's management that Mrs. Gilbert was introduced to New York. Her advent did not attract special notice. Later I saw her as Mrs. Gamp, as Betsy Trotwood, and as Mrs. Wilfer—all characters from Dickens. In all of them she was true to the originals. As Betsy Trotwood she was perfection. One of the most brilliant successes of her earlier

One of the most brilliant successes of her earlier professional life was gained by her perfect impersonation of the aristocratic, formidable Marquise de St. Maur, given at George Wood's Broadway Theatre, August 5, 1867, when Robertson's comedy of "Caste" was first introduced to the American stage by the come-dian Florence. An extraordinary achievement of her later career was the wonderful impersonation of Hester Dethridge—in a play based on the great novel of "Man and Wife," by Wilkie Collins—a furtive, stealthy, glid-ing type of secretive insanity, which she suffused with a fearfully sinister spirit, evincing rare power of imagination. Her range of parts was exceptionally wide, for she acted with equal felicity the Widow Warren in "The Love Chase," Mrs. Malaprop in "The Rivals," and Lady Macbeth. The sagacious, peremptory, satirical matron—a combination of domestic martinet and moral regulator, wide-awake to the foibles of truant husbands and the pranks of mischievous young persons—was con-summately personated by Mrs. Gilbert, who therein as-sumed a character absolutely antagonistic to her own.

In one important expedient of acting she was pre-eminently expert—the use of time. It was a technical education to watch and study her employment in speech, movement, and gesture, of pause, rapidity, or delibera-tion. She never obtruded herself. Each of her per-formances possessed the invaluable attribute of seeming inevitability. W What she did she made to seem exactly

Mrs. Gilbert had known hardship and had not forgotten it. She was ever practically charitable. Her Mrs. Gilbert had known hardship and had not forgotten it. She was ever practically charitable. Her sympathy with others, particularly with the young, was deep and quick; she was always ready and glad to speak the word of genial encouragement to inexperience, and to reenforce it by shrewd and wise advice. Her views of life and its duties were eagerly optimistic. Her intelligence was alert, her perception keen, and she kept pace with every movement of thought and enterprise that was proceeding around her. She was not free from trouble, but she was reticent; she kept her sadness to herself and looked on the world with a smile. sadness to herself and looked on the world with a smile.

Her gayety was spontaneous, and it was exhilarating.

To be in company with her was always to be cheered.

IDLENESS SHE FOUND IRKSOME

ONE of the merriest times that I recall was a ONE of the merriest times that I recall was a week passed in the hospitable old city of Dublin in 1888, when every day I had the pleasure of an excursion with Mrs. Gilbert and Ada Rehan, to visit places of interest in the storied Irish capital. Together we saw the birthplace of the poet Moore; the birthplace of Wellington; the time-worn pulpit in which Dean Swift preached, in St. Patrick's Cathedral (it had been laid on its side as an old piece of lumber); the inscriptions preached, in St. Patrick's Cathedral (it had been laid on its side, as an old piece of lumber); the inscriptions marking the tombs of the gloomy Dean and his "Stella"; the antiquities of Trinity College; the scene—Thomas Street—of the betrayal and capture of that romantic patriot, Lord Edward Fitzgerald; and many other notable scenes and relics. Great was Mrs. Gilbert's delight when, in Glasnevin—whither we had gone to see the monuments commemorative of Curran, Grattan, and O'Connell—I was blandly swindled by the genial Hibernian guide to whom I had given a liberal tip, unguardedly asking him to direct us to the tomb of Sir Richard Steele. "Up that way," he said, pointing north, "and a grand one it is." I had forgotten that Glasnevin is a modern necropolis, and that gay Sir Richard died in Wales and was entombed there, early in the eighteenth century. We explored Glasnevin in vain, in quest of that "grand" sepulcher of the merry courte hymorist.

century. We explored Glasnevin in vain, in quest of that "grand" sepulcher of the merry, gentle humorist, and I can still hear Mrs. Gilbert's laughter when suddenly I remembered the fact of his burial elsewhere, and realized the guide's ready duplicity.

It was characteristic of Mrs. Gilbert that she desired to be always at work, and she was uneasy when absent from the theatre. When Daly revived "London Assurance," in 1896-97, she was much dissatisfied at being out of the bill, and she appeared at rehearsal to complain because she had not been cast. "But," expostulated Daly, "there's nothing in it for you." "Well," she answered, "you've got a dance in it; let me dance. I'll come in as an old maid of the neighborhood; and, let me tell you, I can dance as well as anybody you ever saw!" And, though then seventy-five years old, she had her way. Daly closed the third act of "London Assurance"—a play which he had rearranged in four acts—with the old dance of Sir Roger de Coverley, and Mrs. with the old dance of Sir Roger de Coverley, and Mrs. Gilbert—a perfect picture of the times, in wide-flounced, dark-green crinoline, her dear old face framed in quaint, bobbing, corkscrew curls—participated in it, to the prise and unbounded delight of the audiences, dar with all the vigor, dexterity, and grace of youth.

AGE COULD NOT WITHER HER

I T WAS one of Daly's customs to assemble friends around him, toward twelve o'clock on the last night of the year, at a supper in what he called the "Woffington Room" in his theatre, and it was often my privilege to be one of his guests. Mrs. Gilbert was always one of the most distinguished of the company, impressing by the gentleness, grace, and native dignity of her demeanor, charming by her sweetness of feeling and her blithe conversation, and delighting by her exquisite, old-fashioned, high-bred courtesy. Once Joseph Jefferson came, and Mrs. Gilbert was seated beside him at the table—a combination and a contrast delightful to see. Both their faces were bright with keen intelligence and sweetly smiling humor, and when Jefferson playfully spoke of the pleasure it would be to act with her, it was amusing to observe how instantaneously each of them assumed a different facial expression and a quaint, homely manner—the brilliant comedian turning toward them assumed a different facial expression and a quaint, homely manner—the brilliant comedian turning toward the brilliant actress and exclaiming in the comic voice of the half-frozen, self-important Grumio: "A fire, good Curtis—prithee, cast on no water!" and the "old woman" promptly replying, in the brusque tones of Curtis: "There's fire ready! How near is our master?" Mrs. Gilbert was remarkable, even to the last day of her life, for mental vigor and a youthful, blithe spirit. "Time spares the pyramids and Dejazet." She never grew old; she would not surrender to age. She was amusing and sometimes, unconsciously, a little pathetic, in her politely blunt resentment of any intimation that

in her politely blunt resentment of any intimation that



James Lewis as Gunnion in "The Squire" "Lord bless my eyesight, there's Parson Dormer a-drinkin' a mug o' milk as nat'ral as may be"



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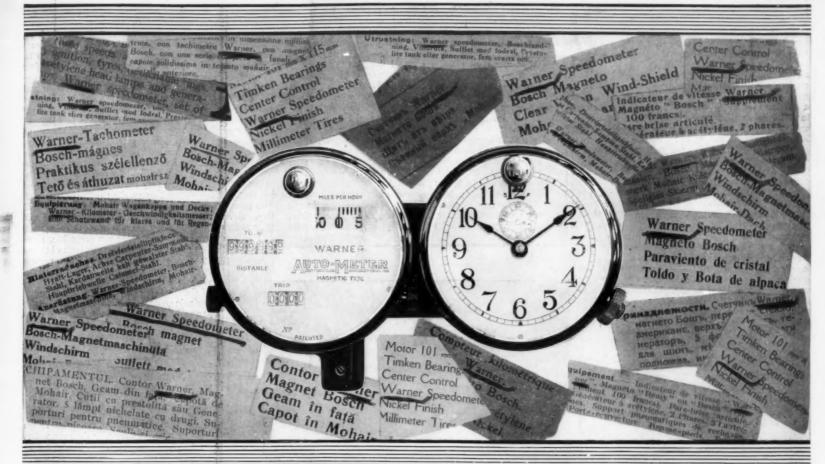
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perhaps she might require attention or assistance. I remember the look of surprise that she turned upon me when I offered to assist her to enter a New York street car. She keenly appreciated every mark of respect and kindness, but she sturdily insisted on being as brisk as the youngest and able to care for herself on all occasions. I heard her one evening at a railway station in Edinburgh scolding a young actor of the company with which she was traveling for having secured a cab for her use. "How dare you, sir!" she was saying; "how dare you! Do you suppose I'm an old woman and need anybody to take care of me? How do you know I wanted a cab at all? There—you are a dear, good, bad boy. Thank you, my dear. Don't you ever do it again!" And away she drove.

The designation "Grandma" was first given to Mrs. Gilbert by Daly, who also sometimes called her "Nan." The play of "Granny" was written for her use by the late Clyde Fitch. (The plan that she should make a farewell starring tour, in a play called "Grandma," was first suggested to her by my son, Mr. Jefferson Winter, more than two years earlier.) The part that she acted in it, Mrs. Emerson, was the last in which she ever appeared. Her last performance of it was given December I. 100.4, at Powers's Theatre, Chi-

Her last performance of it was given De-cember 1, 1904, at Powers's Theatre, Chi-cago. She died the next day. "Granny" is a thin play, but the indomitable actress, skilled in the art to create and sustain illusion, made much out of little, while her deep knowledge of human nature and her acute sympathy with the joys and sorrows of human life enabled her to emphasize trite incidents and to invest commonplace situations with the light of humor and the strength of feeling

INTRODUCING JAMES LEWIS

ON THE night of her first appearance as Granny at the New Lyccum Theatre, New York, October 24, 1904, Mrs. Gilbert gave an extraordinary exhibition of self-control. She was then in her eighty-third year: she had learned a new part and devised a new performance; she had and devised a new performance; she had been welcomed by an eager audience with an exuberance of sympathy naturally disconcerting to a nervous performer; she was deeply agitated, and in the middle of a long speech the words left her and she "stuck." For a moment she trembled vioa long speech the words left her and she "stuck." For a moment she trembled violently, and it seemed as though she could not go on. Then, slowly, she straightened her frail old body, and by obviously an immense effort of the will compelled herself to recall the fugitive speech, took up the broken sentence, and with perfect self-possession, smoothly and exactly, acted out the scene. acted out the scene.

No friendship has been more prized by me than that of Mrs. Gilbert, and I gladly and gratefully remember that by her I was not forgotten. One month before she died she sent me the following note—the last message which, directly, I ever re-ceived from her:

Nov. 2, 1904. 133 W. 61st St., N. Y.

My Dear Mr. Winter—Grandma wishes to thank you for your kind words and to tell you how much she appreciates and cherishes every word you have said of her and to her. Dear Mr. Winter, believe me very sincerely

GRANDMA GILBER

On an anniversary of Mrs. Gilbert's birthday I sent to her a copy of a book that I had written about our friend, the incomparable Ada Rehan, on the flyleaf of which, in memory of the many years of our continuous and unclouded friendship, I wrote these lines, which, as I know she prized them much, may fitly be placed here, in this reminiscence of a great actress, a noble woman, and a dear friend:

> The sunset beams that backward flow Illumine with their golden glow
> Life's glim'ring plain,
> And we, as side by side we wend,
> Look to the Past, where darkly blend
> Shadows of hopes and dreams, dear friend,
> Pleasure and pain.

But there's no darkness on the track Where we have journeyed! Looking back
O'er many a year.
By loving fancy led, I deem
I still can see the roses gleam,
And, sweet by many a murm'ring stream,
The violets peer.

So be it till the light shall fail,
And as we wander down the vale
Our fate be blest,
By fond affection holding fast,
Only to think of pleasures past
With grateful hearts, and so, at last,
Find peace and rest.

The professional career of Mrs. Gilbert is inseparably ciated with that of James Lewis, and to think of

the one is, inevitably, to think of the other. Lewis was a native of Troy, N. Y.—born about 1838: he was comically secretive about his age and would never tell me the date. "It was long after you were born," he me the date. "It was long after you were born," he said, but I believe 1838 was the year—or close to it. He chose theatrical employment and went on the stage in boyhood, making his way as best he could in theatres in the western part of the State of New York. I first saw him at the Olympic Theatre in 1865, when he made his first appearance in the metropolis, September 18, acting in "Your Life's in Danger." At that time and later he was recognized as remarkably clever in burlesque. From the Olympic he went to a theatre known, for a short time, as Lina Edwin's, in the building which had been Dr. Osgood's church, and while acting there he particularly attracted the attention of Augustin Daly, and he was among the first of the actors engaged by and he was among the first of the actors engaged by Daly when beginning theatrical management, at the Fifth Avenue Theatre in Twenty-fourth Street, in the autumn of 1869. After that, as long as Daly maintained a company (a period of thirty years, except for one



Lewis and Mrs. Gilbert in "Big Bonanza"

As an example of artistic cooperation, nothing finer can be recalled than their ability and willingness to "play together" for the right effect of every scene

brief interval) Lewis was a member of it, and he and Mrs. Gilbert gradually became associated in contrasted characters of regular or eccentric comedy. They first acted together under Mrs. Wood's management at the Olympic in—"by the near guess of my memory"—a fairy piece called "The Sleeping Beauty."

CAN AMERICA PRODUCE SUCH ANOTHER COMEDIAN?

THE qualities in Lewis which impressed me most wer simplicity, sincerity, quizzical dry humor, and kindness. Many actors are addle-headed by egotism and insufferable because of affectation. Lewis was delightfully genuine. He knew that he was a fine actor and he respected and esteemed his talents, but he was free from conceit. "All the world's a stage," no doubt—but the stage is not all the world, and it would be a more agreeable world for persons who must know them and think about them if actors would recognize that truth and behold themselves in rational proportion with the and behold themselves in rational proportion with the rest of mankind. In social intercourse I found Lewis amiable, interesting, occasionally serious, but more often inclined to mirth. As a rule the comedian, in private life, is grave, pensive, even melancholy. John Raymond, exuberantly comic when acting, and seemingly cheerful in company with other persons, was gloomy when he thought himself unobserved. George Fox, the when he thought himself unobserved. George Pox, the merriest and funniest of clowns, was somber and silent when off the stage. It is an old story, but a true and good one, that when the sportive Grimaldi applied for medical advice to a physician who did not know him and who perceived him to be suffering from melancholia, he was told to go to the theatre and "see Grimaldi." It is not invariably so, and doubtless the reaction from strenuous simulation of mirth partially explains such instances of gravity or gloom. I believe,

however, that Lewis was a graver man than his ad-

mirers in general supposed him to be.

I remember an evening when he and I, among others, chanced to be guests of Augustin Daly at the great manager's residence in New York, and happened to be alone together in the library, and when, after a few minutes' silence, Lewis looked at me very earnestly, ex-Inhaltes shence, Lewis tooked at the very earniestly, extended his hand and with much feeling said: "You and I, Willy, have been friends for many years, but I never yet told you how much I prize your friendship." There were tears in his eyes as he spoke.

I have gradually learned, from the tone of numerous contemporary publications, especially about the theatre (publications which it would seem are directed by per-

(publications which, it would seem, are directed by per-sons firmly convinced that nothing of substantial im-portance was ever accomplished in the world anterior to the happy hour when they arrived to take charge of it), that swift condemnation awaits the impious wretch who utters anything but worship of the beatific Present Day. Nevertheless, being inured to condemnation, I will venture to state that, within about the last twenty years,

success on the American stage has, more frequently than ever before, been obtained by means widely distinct from artistic achievement; by advertising expedients, such as are employed to promote the sale of chewing gum or pickles, rather than by intrinsic merit. No actor comparable with James Lewis, in his peculiar line, has appeared in our theatre since his death, with peared in our theatre since his death, with the single exception of that superb come-dian John Hare, and no actor could be found to-day competent to fill his place. Indeed, a more conscientious, thorough, scrupulously fastidious artist has not been known in our time.

SOME GOSSIP FROM DALY'S GREENROOM

SOME of the characters in which Lewis appeared were alien, in the extreme, to his temperament and inharmonious with his physical peculiarities, yet he embodied them with a fidelity that made them al-ways credible and often delightful. For every part which he played he provided a distinct identity and an appropriate, characteristic "make-up," and each part that he thus presented was a coherent, consistent, authentic type of human nature—the pervasive quality of all being genial, comic eccentricity. His effects in acting varies covered not by grizone province. comic eccentricity. His effects in acting were caused not by grimace, posturing, and other extravagance, but by assuming a definite personality and permitting his droll humor to permeate it, and to show itself through amusing peculiarities of demeanor and felicities of comic expression, visual and vocal. Not concealing his in-dividuality (which no artist ever did, or ever can do, and the trick of doing which is that of a detective police officer, not of an actor), he aimed to merge himself in the character represented, and to that aim he inflexibly adhered. His death was precipiinflexibly adhered. His death was precipitated by the feverish anxiety and incessant nervous strain which attended his preparation for the arduous part of Falstaff, in a revival of "King Henry IV" that Daly had arranged to effect at his theatre in the season of 1896-97.

As an example of artistic cooperation—
the ability and willingness to "play together" for the right effect of every scene—I recall nothing finer, in more than sixty years of theatregoing, than
Joseph Jefferson and W. J. Florence as Acres and Sir
Lucius O'Trigger in "The Rivals," and Mrs. Gilbert and James Lewis in the Daly comedies. That professional cooperation was essentially artistic, for Mrs. Gilbert and Lewis, though they viewed one another with admiration Lewis, though they viewed one another with admiration and respect, were not close friends, and in their attitude toward each other, as Age "clawed them in his clutch," they were comic. "Poor old lady," Lewis would say, as Mrs. Gilbert passed the greenroom on the way to the stage; "I'm afraid she's beginning to break up." "Poor old James," Mrs. Gilbert would remark (blandly oblivious of her sixteen years' seniority), "he's getting on—getting on."

Lewis's personal peculiarities were many and marked. He was extremely neat and particular in his habits in the theatre, and almost as regular in them as a cat. His preferred seat in Daly's greenroom—a seat for which generally he would ask, if he happened to find it already occupied—was just at the right of one of the large mirors in that room, where he could not see his reflection
in the glass, and frequently he would sit, almost squatting,
with his feet drawn up beside him on the narrow plush
bench. Indeed, that position he generally occupied when
weary. I have often seen him so seated in a moving short journey in his company)—as a rule riding backward—and I noticed that when the train passed a line of freight cars his lips would move very rapidly, though he were gabbling to himself in a whisper. I inquired: "What is it you do, James, when we rush by other cars—pray for a safe deliverance, or curse the noise?" "I add," he replied. "Add?" I asked; "add what?" "Why, the numbers on the freight cars," he an-

(Concluded on page 27)

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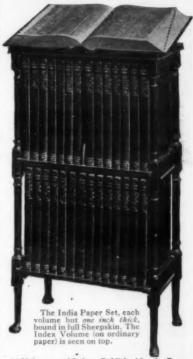
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# hen You Build the Surpassing Beauty and Economy of Hy-tex must be Considered.



There has long been a popular fallacy that brick is beyond the reach of persons who must build economically.

Yet it is a fact—which you can prove to your own satisfaction by a little investigation that the more one is forced to economize in building, the less can one afford not to build of brick.

# Hy-tex Brick

is the one building-material which can give you the utmost of beauty, comfort and permanence—and give it to you at the greatest saving in the long run.

Much more than "first-cost" enters into the cost of building. In building as in everything, economy is judicious expenditure. Maintenance is the cost of a lifetime and Hy-tex reduces maintenance to its absolute minimum. The saving in repairs and painting alone soon makes up for the difference in "first-cost" between Hy-tex and cheaper building-materials.

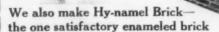
Furthermore a Hy-tex home is genuinely fire-proof—your family is SAFE. It saves from 20% to 25% of the fuel bill, reduces fire insurance premiums, eliminates frozen plumbing, and by the same token keeps the house cooler in summer.

> We have just issued a new booklet, "GENUINE ECONOMY IN HOME-BUILDING, dealing with the problems that are of vital interest to prospective builders. It's illustrated in colors throughout—but it's the FACTS in it that make it profitable and necessary for you. Easily the finest book ever printed in its field. Send for your copy now.

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# Branch Offices - 11 East Lexington St. - Chamber of Commerce Bidg. - Fourth Nat'l Bank Bidg. - Schoffeld Bidg. - Schoffeld Bidg. - Rialto Bidg. - Rialto Bidg. - Since Woodmen of the World Bidg. - Since Woodmen of the World Bidg. - Colorado Bidg. Chicago, III., -Cincinnati, O., Cleveland, Ohio, Indianapolis, Ind., Kansas City, Mo.,

1235181



#### Spoils and Patriots

"LOST CREEK, PA., Nov. 11, 1912. ". . I agree with you now that we all have cause to reJoise together. Now that the Victory is Won you Know there will be some nice Appointments to be made in Phila City, I ask a favor off yourself to Interest yourself in my behalf, you know its the deserving People should the position and by you Interesting. get those position and by you Interesting yourself in my behalf I know you can

If the Lost Creek "reJoiser" would be contented with any kind of a plum, no matter how small or sour, not so with this "original" Missourian:

"FARMINGTON, Mo., Dec. 24, 1912. ". . As a stranger, but original Wood-row Wilson Democrat at this late date, after the flood of letters has been pour-ing into you, has become less, I write to very earnestly congratulate, and commend you for the successful Democratic party's you for the successful Democratic party's interest, during the memorable campaign which closed last month. . . . How am I to present my application in a manner that he (the President) may be able to judge my merits and qualifications in every way, as I desire to become an applicant for the First or Second Assistantship in either one of the Cabinet Departments, the Attorney General's excepted. . . ."

Another frank person:

Another frank person:

"Hot Sprives, Ark., Jan. 7, 1913.

". . . I am an andidate for the apointment of Postubater here. I know you vill have thousands of like requests, and know that you can favor not all; but you can me. . . I hope you will give this your favorolle consideration. . . I give you as Reference Mr. — of Little Rock Ark who perhaps you know of or know at least. As he was one of the first men in the state to boost the candidacy for Mr. Woodroe Wilson. . . ,"

"VILLE PLATTE, LA., Nov. 11, 1912.

". . I speak for self and freinds in congratulating yourselves upon the splendid victory you have just won. By your telegram I inferred that You said you could work the town for me meaning granting me the patronage from the adminsitration. If such is the meaning of your message I would like for you to recommend the appointment of my freinds. . . ."

Visualize this West Virginian who was snatched away from the public crib sixteen years ago:

"CLARKSBURG, W. VA., Nov. 26, 1912.

"CLAMSBURG, W. VA., Nov. 20, 1912.

". . . I am a applicant for the position of inspector of furniture in the department of the U. S. treasury. Having held a position in the cabinet shops during President Cleveland's administration, I can say that I am familiar with the duties of the office for which I have applied. . . "

can say that I am familiar with the duties of the office for which I have applied..."

Can't you see him chortling in secret on the morning of November 9 when it was a certainty that "the party"—his party—had been restored to power? At last a realization of his heart's abiding desire—to be an inspector of furniture—is at hand. Can't you see him coming along the years—dreaming of the time when he might slip back again into another little place under the Government? He has never forgotten the crumple of the fresh, new currency which he used to get every month's end. There never was money like that. The tang of that time is in his blood, working like some subtle poison. It is the virus of office holding. The psychology of it has never been accurately explained, but therein is the source of political bosses' greatest power over their followings.

Inspector of furniture! What comedy the title suggests! One's cynicism might play upon it without end. There are a good many under the Government holding higher titles, but performing no more onerous duty than "inspecting furniture." If there be comedy in the contemplation, there is a shade of tragedy, too. It comes with the thought of the man in Clarksburg waiting—standing still for sixteen years, untouched of ambition.

IT may not be generally known that in

IT may not be generally known that in one section of this country a "piece of pie" means a United States District Attorneyship. Illumination:

"CHATTANOOGA, TENN., Dec. 21, 1912. "... At the proper time I shall be an applicant for the position of U. S. District Attorney for the Eastern District of Tenn. The present encumbent—Mr. Cox—will hold over quite a while so you need not have any worry for some time over this especial piece of pie..."

An Arkansas patriot, who would like to be superintendent of a forest reserve in his section, perpetrated this:

"AMITY, ARK., Nov. 15, 1912.

"AMITY, ARK., Nov. 15, 1912.
". . Am at present working and while I have a very fair position owing to the fact that I am handicapped in part of the heavy work I have to do, on account of an accident that cost me the use of my left leg and right arm, the work is most too heavy for me in a physical way although I in Every way fully competent to hold position referred to above, and can show a Far better recrud than present encumbent who is of course a republican, and was raised in this section. . . ."

Shades of proud Randolph, of Ren-noke, and Jefferson attend! Here is the last word in self-abasement and party adulation, and a Virginian wrote it:

"Franklin, Va., Nov. 21, 1912
"... I am happy in the opportunity to congratulate the great democratic party upon the splendid victory which has been achieved for the American people. I labored for the cause without a hope or thought of reward. At no time in my life have I sought patronage of office, but my friends have recently insisted that there is a reward for me by the party and upon their behest I am writing to ask that the committee will endorse me for the humble position of doorkeeper to the president. To be a doorkeeper to a democratic president is more honorable than serving as embassador to the court of St. James as a republican. . ." "FRANKLIN, VA., Nov. 21, 1912"

ONE is justified in these times in expecting at least a quality of high-mindedness and an ordinary sense of proportion to emanate from our universities and colleges, but here is a sample of nearly a hundred disappointing communications from students of various degrees:

"University of Idaho, "Moscow, Jan. 2, 1913.

"Moscow, Jan. 2, 1913.
"Gentlemen—It is my purpose, after I graduate next year, to spend some time studying our Government at its seat in Washington. I voted for Woodrow Wilson because I felt sure that he would be elected. Now it is a pretty good rule in life to help those who help us. I want you to assist me in getting some kind of a place in Washington—a position that will not take too much of my time and that will pay not less than \$1,500 a year. One must live, you know. . . . I have talked over this matter with several friends, and they have all discouraged me, saying that over this matter with several friends, and they have all discouraged me, saying that the positions in Washington are protected by civil service regulations. I feel that I am not so green as to believe that. I know that things of this kind tan be "fixed." I am not afraid to take the examination, but I want your assurance that after I take it I will get a place. . . ."

It remained for an instructor in Columbia University to write this:

"New York, Feb. 9, 1913.

"New York, Feb. 9, 1913.

"Dear Sir—I am anxious to serve my country. As Euripides says: 'No subtle arts for me, but what the State requires.' That is the dream of my life. I have no one to plead my cause, and I am no politician, but I understand that unless one asks he is not very apt to receive.

"I have written an original poem on our President-elect, and I wish to pave the way to an opportunity to read it to him personally. Then he could see me and judge of me as I am.

"The position I wish to obtain is in the Department of Agriculture.

"Please be so good as to grant me the privilege of a personal interview.

"Respectfully,"

By no means is it certain that mary of these patriots will not win to the places they covet. So the common garden variety of citizen would better preserve his sense of humor and seek comfort, with Aristotle, in the reflection that "The bad and good alike in honor share."



#### The Business of Arson

And the basis of "wholesaler and re-tailer" operations is most often a "fire

100

The wholesaler is generally a crooked

The wholesaler is generally a crooked jobber, or he works through crooked jobbers, in a large city. Directly, or through them, he provides the "fire stock."

A "fire stock" is made up of the all but worthless cullings from some former fire or failure. Supplies for general stores—raincoats and cheap clothing, fancy goods, groceries, cigars and tobacco—all are good. Even barber-shop equipments and cheap jewelry stocks are used.

The "retailer" alone appears upon the scene. He rents the store, receives the "fire stock," and covers it up with a "shelf dressing" of salable goods. Then he gives a great evidence of hustle and prosperity, takes out his insurance, and has his fire.

Sometimes the wholesaler will have only one retailer. But, in general, he will have several. Whatever is left over from one fire will be brought in, freighted away, insured, and burned anew in the next. To avoid undue notice, stores will generally be located in different States. Thus the gentleman, found to be the "wholesaler" in the case of the fire which burned out the Beacham store in April, 1911, in Chanute, Kas.—insurance \$9,000—was also found to have been the "wholesaler" who supplied the "fire stock" for "The Fair," burned in 1900—insurance \$16,000—in Brigham City, Utah. Further investigation showed that, assisted by various "retailers," he had also had fires in Farmington, Mo.; in Alliance, Neb.; and in Lebanon, Greensburg, and Pendleton, Ind.

From time to time a "wholesaler" may work out a business plan distinctively his

Ind.

From time to time a "wholesaler" may work out a business plan distinctively his own. For example, there is one section of the Middle West where, when a fire starts under certain circumstances—in general, before the store is opened for trade, so that no books need be shown—the arson experts say at once: "That'll be another Hendricks fire." I have changed the name somewhat, because none of his fires—and he has supplied the stock for at least nine—have so far been brought home to him. His card, however, is interesting. It reads:

Trader and Dealer in Everything. List With Me and Get Results.

List With Me and Get Results.

Every big State in the Union now has its Schoffners and its Hendrickses. Like the "stalls" in the mortgage game, their retailers' fires must all be thoroughgoing fires: all evidence must be destroyed. Therefore the fire starts at midnight in a March gale, or in January at a time when even the wells are frozen solid, or on that particular day in July when the local volunteer fire department is fifty miles away at the Firemen's Tournament. The town can take care of itself as best it may.

it may.

Just as in the case of Bertolino's, one five-minute inspection and—unless the local agent himself be a second criminal—none of these small-town "fire stocks" could keep their insurance for a moment.

THE REMOVAL GAME

M UCH akin to the "retailer" and the "wholesaler" is the species of professional who works the removal game. He, too, is a "town stranger." He makes his plant in some retail store. But instead of using a fire stock, he puts in an ordinary stock. And when he has obtained his insurance—that is, his over-insurance—he begins to move his stock out again. When almost everything is gone, he has his fire.

There is one band of professionals in the "removal game" who can be followed, in their fires, from Chicago to California. Three of their most trusted retail operators, Messrs. Nagel, Liefrand, and Schoenfeld, came to grief in January, 1011, through an "explosion fire" that went wrong and provided legal evidence in Oakland. It was said that the Oakland firemen had so accurately gauged the character of the three worthies that a telegraph pole, lying near by on the roadside, had been left where it lay, so that when the fire came it could be used at once to ram open the door. But they had succeeded in obtaining \$13,000 in insurance policies.

When these articles were begun the insurance companies were fighting a claim

When these articles were begun the insurance companies were fighting a claim—policies for \$15,500 on an estimated value of \$4,000—in the case of a "retailer" plant in a small town in Kentucky. If

dependence can be placed upon the con-fession of its particular dummy operator, previous to the fire much of its stock had been shipped on to Grand Haven and Three Rivers, Mich., to Omaha, South Omaha, and Lincoln, Neb. And the prin-cipals in this particular "removal game" were also believed to be interested in stores in Sioux City and Sioux Falls.

THERE IS ALWAYS SOMETHING UNCANNY

A "REMOVAL" fire must be even more thoroughgoing than a "mortgage" or a "fire stock" burn out. For here no one must afterward be able to say whether the store contained full cases or empty. And, therefore, one such fire in every so many will almost certainly mean a smalltown burning.

For example, take the Kentucky case above. In March, 1910, the same "combination" had planted a fire in another Kentucky town. Their "mechanic" had touched off the store in a high wind. And more than half the town had burned.

You rarely find the "retailer" or "mortgagee" going anywhere near the town banker. He would ask questions: Just exactly who is this engaging stranger? Where are his business references? Why all this glittering window display for a town which has not added ten to its population in a year? Or why has the "mortgagee" paid two prices for a restaurant or a hotel or a mill or a factory which has barely been able to pay its taxes for years?

That town stranger could not get a

years? That town stranger could not get a loan of \$10 from the local banker. But he goes to the local insurance agent and gets promises to pay for \$10,000—and then he does the rest.

"If the lad is fixing for a fire," an insurance broker told me once, "there is always something uncanny." But if the broker or agent never goes within a mile of his risk, the "uncanniness" will be less apparent.

The local agent ought, properly, to be the ideal fire inspector. Many local agents have themselves pointed out how vast the difference would be if they were under any system of payment which would make it to their interest to prevent fires, not allow them to occur.

it to their interest to prevent fires, not allow them to occur.

"On a contingent (profit sharing) commission," wrote Local Agent Harrington of Troy years ago, "the agent would be such a good detective that 80 per cent would be eliminated from the moral hazard alone." The agent does not want to burn his town. Yet as it is, the thing he does—or leaves undone—simply turns over that town bound and trussed for the sacrifice.

THE PROFESSIONAL HORSE BURNER

The Professional Horse Burner

I COME now to a chapter which I would leave unwritten if I could. But if these articles are to do their work, it must be written and the facts must be faced.

We have now in America, developed solely by the conditions now obtaining in American fire insurance, a kind of professional who makes his living from the burning of horses.

To day practically all horse insurance.

fessional who makes his living from the burning of horses.

To-day practically all horse insurance, like every other kind of mercantile insurance in America, is written "without inspection or appraisal." The agent or broker does not go to look at the horses either when he insures them or afterward. He does not know anything about them. And, for the purposes of the horse burner, that is all that is needed.

Sometimes only two or three horses are insured and put into some great boarding stable containing fifty or a hundred others. None of their owners guess what is coming. And all are burned to realize on the two or three. The horse burner knows that "the insurance people will never come to see." In no case that I shall cite did they "come to see." He buys the diseased or worked-out "killers" from the stables of some big contractor. He finds stall room for them somewhere. He obtains insurance and arranges for his fire.

The agent or broker who gave him the

He obtains insurance and arranges to the fire.

The agent or broker who gave him the insurance will almost always stand by him. For, once more, when through your own greed and laxity you have made a crime possible, the only thing to do afterward is to assert that no crime has been committed. In one of New York's most shameless recent cases—the police had long had the stable in question listed as a fence for stolen horses—the big broker simply gave notice to the five companies



# The thing that counts is the weight of the car

Motorists are learning to their cost that much of the weight put into automobiles is superfluous and worse; that it is not necessary for strength; that it handicaps ability; cuts down speed; and makes outrageous expense for tires, fuel and repairs.

The lightest weight consistent with strength is the all-important consideration in motoring comfort and economy. Franklin cars carry this point to its logical conclusion.

Light weight makes the power count, gives greater ability—more speed, hill-climbing. Saves tire cost; saves gasoline.

Weight is the big factor in wearing out tires. An increase of 5% in weight causes an increase in wear-and-tear on tires of 15%. A car weighing one-third more than the Franklin wears out tires twice as fast.

We go farther than light weight and equip with large tires. Tire trouble is so rare on Franklins that 98% of Franklin owners do not carry extra tires.

Franklin light weight begins with direct air-cooling. By one stroke all the weight of the water and the water circulating system is done away with. Radiator, pipes, water-jackets, pump and fan not only weigh a great deal, but require extra weight throughout to carry them.

Freezing and overheating troubles are avoided. Oil consumption is small: 400 miles to the gallon and no smoke.

Franklin shock-absorbing frame (wood) and fullelliptic springs neutralize road shocks, preserve power and give remarkable riding comfort and roadability.

Ralph Hamlin, of Los Angeles, driving a Franklin six "38" against a field of high-powered cars, won the Los Angeles-Phænix Desert race. This is the hardest and the longest road race ever run; the hardest possible test for direct air-cooling.

The Entz Electric starter on the Franklin gives a control similar to an electric. The starting switch is left "on" while driving so that the engine, like an electric motor, is always under perfect control. The engine cannot stall.

Franklin construction goes to the heart of motoring requirements. Tire economy, fuel economy, comfort, all are founded in the design and built into the very structure of the car.

In no other car can you buy so many miles-per-day and so much comfort.

Four "25" - - - \$2000 "18" runabout - - 1650

Write for our new catalogue; also "Winning the Desert Race", by Ralph Hamlin.

FRANKLIN AUTOMOBILE COMPANY 21 Franklin Square Syracuse N Y



Four cylinders, 45 horsepower; unit power plant; long stroke motor 4½ x 5½ inches; 124-inch wheelbase; 36 x 4-inch tires. Electric starter and lights. Complete equipment. Black and nickel trimmings

"SULTANIC"-\$2650

# Now, as always the comfort leader

Jackson supremacy among comfortable cars has not been of one or two years' making.

Back in the days when most manufacturers were fully occupied with other things, we were quietly testing and incorporating the comfort features that are now permanent in every Jackson model.

Then, also our engineers were learning how to handle and harmonize such elements as power and weight and wheelbase to produce balance and the greatest riding ease in the finished car.

In other words, we developed comfort along with the mechanical side of the carthe two advanced together in the Jackson plant.

This unique method and its results soon began to be talked about; and now you unconsciously think of comfort every time you hear or see the name Jackson.

As carriage makers we knew the value of full elliptic springs and deep-cushioned seats; so every Jackson carries four full elliptic springs, 10-inch upholstery, with seats that tilt toward the rear and seat backs shoulder high.

To add still more to the riding ease, we provide long wheelbases, with wheel sizes rightly proportioned and weight correctly distributed and balanced.

But our engineers go farther than that.

They determine the power by the work the car will be called upon to do-its weight, passenger capacity, etc.—and provide a reserve for unforeseen conditions.

This information is going to be valuable to you when you select your car this spring.

You will hear a great deal of talk about comfort; but we ask you to remember that Jackson comfort is comfortin-fact, the result of years of experience and careful engineering and experimental

When you have your demon-stration in a Jackson, you cannot fail to be impressed by the remarkable ease with which it rides and the smooth silent operation of its mechanics.

Test as many cars as you like; and if real comfort is one of your requirements, you in-evitably will come back to the Jackson.

A written request will bring you the catalog and name of the local Jackson dealer.

JACKSON AUTOMOBILE COMPANY 1110 E. Main Street, JACKSON, MICH.

#### The Business of Arson

involved that they could choose between paying up and losing his business. And they paid up, every one of them.

But the horse burner must do his part in making the collection easy. He must prevent identification. He must leave the loss adjuster from the company small chance of proving that the horses burned were merely worthless "killers." How does he do it?

In general, the hay and straw, which often are drenched with gasoline, will be enough. When, in February, 1912, Solomon Goldberg put five horses into a rear stable in Newark, placed policies for \$200 apiece upon them, and lit a separate fire in each of their mangers, he did not wait to see the fire itself. He went out and telephoned to a friend that "everything had gone all right already."

"OILING DOWN

BUT where the professional cannot feel that the hay and straw will be enough, the horse is "oiled down"—in other words, it is itself drenched with coal oil or ben-

it is itself drenched with coal oil or benzine or gasoline.

The last Brooklyn case is one where names and details can be given, for these burners were tried and convicted. I quote from the New York Fire Department "Report on Incendiarism," page 72:

"The owner of the horses, one Louis Evans, or Evansky...had been attending auction sales in East New York and elsewhere, buying up numbers of useless and decrepit horses, some of which were lame and absolutely unfitted for work, to be substituted for the good horses in his stable. stable.
"The horses were installed by Evans at

"The horses were installed by Evans at 363 Johnson Avenue—a deserted section of the Borough of Brooklyn. . . . The agent who obtained the policies for Evans, Jacob Zamzok of 69 Woodbine Street, Brooklyn, stated under oath that he had not inspected the horses at all before applying for the insurance."

The actual "burners" were Morris Greenberg, known as "The Torch," and his son David. And on the night of August 14, 1912, Fire Marshal Brophy of Brooklyn was able to catch them at their work. When Brophy and his men broke in, two of the horses, one blind, one lame, had been tied together and oiled down. "Their coats were saturated with kerosene and gasoline."

There were seven horses in all; six of

There were seven horses in all; six of them were sold later by Evans's wife for

\$25; that is, at \$4.16 apiece. So much for their value. But because in America horses are insured "without inspections or appraisals," the insurance company

or appraisals," the insurance company had placed \$1,400 upon them!

I have found this thing in every city into which I have carried this investigation. If those who are supposed to have an interest in preventing fires are allowed to sell insurance in every possible way which can invite fires and make them easy, you may start merely with such absurdities as the insuring of the nonexistent, but you are going to end with horrors.

The company which placed the \$1,400 n the seven horses which Louis Evans wrchased for burning in Brooklyn was the Northern Assurance Company of condon. The American manager of the Assurance Company is George London. The American manager of the Northern Assurance Company is George W. Babb, the president of our National Board of Fire Underwriters. He is the highest insurance official in America. In 1910 a State-Insurance Commission was sitting in New York. It had been told nothing about tenement burning or town burning or horse burning. It had merely been told that practically all the fire insurance is now written in America without appraisal. And it was to George W. Babb that it went in its astonishment for confirmation. confirmation

Babb that it went in its astonishment for confirmation.

"There is never any appraisal until a loss is claimed?" he was asked; "until there is a claim of loss?"

I give the answer, or its beginning, verbatim:

"Only—well—the New York Board—if you will let me explain, I will cover your idea. The only time that any of our organizations in the city of New York—the only time when any of our organizations in New York—"

It was not possible for the president of the National Board of Fire Underwriters to tell that insurance commission that, for good reasons, the agent or broker does not care to inspect and appraise, and that—for good reasons—the company does not find it to its financial interest to try to make him. After further gagging and stammering the spokesman of a business interest which ranks with transportation and banking was able to evolve this explanation:

For the seller of insurance to look at

planation:
For the seller of insurance to look at the thing insured "would make the insurance tax upon the public intolerable!"

# National Praise for the Arson Series

Acclaim from New York's Fire Commissioner

New York, March 12, 1913.

EDITOR COLLIER'S: PERMIT me to congratulate you on the remarkable series of articles appearing in Collier's Weekly under the title "The Business of Arson," by Mr. Arthur E. M. Farlane.

McFarlane.
COLLIER'S WEEKLY renders important

"The Business of Arson," by Mr. Arthur E. McFarlane.

Collier's Weekly renders important public service by this publication. Arson for insurance is the meanest crime that menaces this country to-day. It is responsible for a large portion of what has been called our "National Ash Heap"—the annual fire waste in this country amounting to about \$250,000,000.

A remarkable feature demonstrated by the Collier's Weekly articles is that your investigation confirms conclusions arrived at by the Fire Department, though wholly different lines of research were followed in both cases. It is more than a coincidence that two wholly independent studies of the same subject should thus substantiate each other.

As you know, the Fire Department obtained without inspection or even inquiry on the part of the fire insurance companies, fire insurance policies to the number of 135, amounting to \$127,500. on household effects worth only \$3.96, thus proving the laxity of fire insurance methods. Mr. McFarlane in his investigation has obtained from the managers of the companies themselves astounding admissions proving our charges.

While the Fire Department brought

while the Fire Department brought home the carelessness of the companies by what might be called "direct action" in obtaining the policies, your numerous quotations from fire insurance company managers and other insurance authorities

prove the case up to the hilt, and leave no room for the plea on the part of the com-panies that they knew not what they

prove the case up to the hilt, and leave no room for the plea on the part of the companies that they knew not what they did....

Not only have fires fallen off in the household furniture line, but there has been a marked reduction of fires which might have been anticipated in certain business enterprises. Very few of the "trade fires" which we had reason to expect occurred, and I attribute this very largely to the arson crusade inaugurated by the Fire Department and so ably championed by Collier's Weekly.

This is a practical demonstration of the contention maintained by both the Fire Department and by Collier's Weekly: that "The Business of Arson" exists in this country, and, up to now, has been in a very flourishing state....

Furthermore, the scope of the articles in Collier's Weekly has shown the matter to be one of national import. While this was outlined in the Fire Department Report on Incendiarism, it was not so fully exploited as has been done in the Collier's Weekly series.

Judging from a perusal of these articles, I should say that the groundwork has been laid for a national investigation. This should be followed by legislation in each State, putting a stop to "The Business of Arson" in this country.

Communications received from various State fire marshals throughout the country confirm the Fire Department and the Collier's Weekly investigation into this serious crime and demonstrate that other States are struggling with the same problem which we are facing here...

Efforts should be made to stimulate public interest to such an extent than no one should be able to obtain a fire insurance policy unless he is able to supply some guarantee of responsibility. Fur-





# No-Rim-Cut Tires-10% Oversize

# Built in No Way Like the Old-Time Tires

We don't build tires as we used to build them, nor as others build them now.

Goodyear success has come through ceaseless advancement. And we still spend fortunes, every year, to add to Goodyear mileage.

No-Rim-Cut tires—oversize tires—all the features you see are but part of the story.

There are formulas and fabrics, methods and materials, all being studied all the time to work out something better.

#### Men Know Tires Nowadays

the In

was told

ing

over our k iza-

> Time was when tires weren't measured by the lowest cost per mile. Men were guided mainly by the maker's name and fame.

> But these are days of odometers. Men know mileage now. And any tire must yield its place when another tire outwears it.

> So we have costly departments constantly employed to see that none outwears the Goodyear.

#### How They Work

These men wear out hundreds of tires on a metered machine in our factory.

They test fabrics and formulas, methods and processes—comparing by road test one idea with another.

Any old method is forever discarded the moment they find one better.

Thus we spend close to \$100,000 per year, just to watch tires and to better them.

And we spend on each tire every cent that we can spend to lessen the cost per mile.

That is how Goodyears have far outsold every other tire in existence.

Not by following others, not by standing still. Not by thinking old ways good enough.

Goodyear tires are unique, made in our own ways—ways we invented, ways we control.

Every year we have made them better.

And yet, after fourteen years of betterment, scores of our experts are still solely employed in research and experiment.

Their New Ideas single

There were 40 tread formulas tried and discarded in perfecting our present tread.

There were 200 fabrics tested out in perfecting the Goodyear fabric.

Hand-wrapped tires were discarded. A machine was invented to give every inch of every layer exactly equal tension.

Rim-cutting was ended by the invention of No-Rim-Cut tires. And this tire of ours—controlled by us—has never been approached.

This invention stopped a fearful waste, for 23 per cent of all old-type tires suffered rim-cut ruin.

Then 10 per cent oversize, by a

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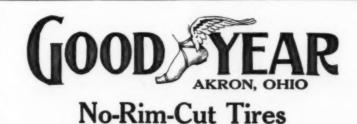
But this demand for No-Rim-Cut tires is due to proved economy. It is cost per mile that counts.

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#### National Praise

(Concluded from page 24)

thermore, companies should be held re-sponsible for policies issued to parties who prove themselves unworthy of pos-

sponsible for policies issued to parties who prove themselves unworthy of possessing them.

I am pleased to be able to state that certain important and powerful fire insurance representatives are thoroughly in accord with the Fire Department in our fight against arson. It is satisfactory to find that we have friends among our enemies. As a matter of fact, however, no enmity should exist between any properly conducted fire insurance company and the Fire Department. These companies should commend Collier's Weekly for the splendid stand it has made to stamp out incendiarism by going to the root of the evil—improperly conducted fire insurance business.

I hope these articles in Collier's Weekly will have the widespread publicity and attentive perusal which their great importance undoubtedly deserves.

Jos. Johnson, Fire Commissioner.

#### The People Pay the Freight

DETROIT, MICH., Feb. 24, 1913. EDITOR COLLIER'S:

DETROIT, MICH., Feb. 24, 1913.

EDITOR COLLIER'S:

M. R. MCFARLANE shows an acquaintance with the kernel of the business that I did not think was possessed by any layman, and certainly no layman has ever before been able to put it into the shape he has. When the people of this country can be made to realize that they "pay the freight" they will take the proper steps to exert the supervision that they have a right to exert over the fire insurance business. While it would be an extremely difficult thing to say or even surmise just what percentage of loss is due to arson, there is no doubt about it but that the indiscriminate appointment of agents, many of whom are irresponsible, with authority to issue and sign policies of the company indiscriminately, gives rise to a very large amount of loss, which could be avoided if the proper safeguards were thrown around it and if it was as hard to obtain insurance protection as other credit.

PAUL TURNER,
Vice President, Detroit National Fire Insurance Company.

Conclusions Are Justified

#### Conclusions Are Justified

CHICAGO, ILL., March 5, 1913. CHICAGO, ILL., March 5, 1913.

I HAVE been reading with great interest your several articles in Collier's as they have appeared from week to week. I beg to express my appreciation and approval of the work which you have done, and of the thoroughness with which you have pursued the subject. It seems to me that you have presented the matter in a very forceful way and a very convincing way, and from our years of experience with the subject, I am able to say that your conclusions are entirely justified by the facts. Geo. H. Holt, Manager Policy Holders' Union.

#### Experience of the Mutuals

COLUMBUS, KAS., Feb. 15, 1913.

R COLLIER'S:

THE experience of the Mutuals of Massachusetts shows you the best proof in the United States that the big losses are inexcusable.

George W. Snyder,
Secretary Farmers' Mutual Insurance

Association

#### For Texas Legislators

Austin, Tex., Feb. 26, 1913.

EDITOR COLLIER'S:

As a member of the Committee on Insurance of the House of Representatives of the Texas Legislature, I request that you send me copies of COLLIER'S containing the articles on fire insurance. We are engaged in contest with old-line stock companies in this State and will content companies in this State and will appreciate your help.

CHAS. H. MILLS.

#### From Montreal's Fire Chief

MONTREAL, Feb. 25, 1913.

EDITOR COLLIER'S: PETOR COLLIER'S:

PERMIT me to offer my congratulations
to COLLIER'S for the effective articles you are publishing and hope that the
efficiency of same will soon be recognized
and that the American people will benefit
thereof. Each of us chiefs should endeavor to do our utmost to help you in furnishing all the necessary information in this national enterprise.

J. Tremblay, Chief, Fire Department.



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band.
The aroma is rare, mild. sweet and exquisite. I have never found anything like it in a ready-made cigar.
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I will supply a few men who love good Havanas, and who want something exceptional, at close to my cost. I send them by Parcel Post. If you crave big, heavy, strong cigars, these of mine won't please you. But men who enjoy something mild and exquisite can find nothing like these, I think.

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gars free. Just send me to cents partly cover expenses and I will upply the cigars. I only ask this cents to pick out the right sort of people. If you are delighted, then order as wanted, he price is \$5 per hundred—\$2.60 for \$9-1 arges paid. If you wish, I will open a charge count. Write now for the five cigars. (21)

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#### Memories

swered; "19873 equals twenty-eight, but you've got to be quick to catch 'em all when you're moving and there is a long string. It's a great mental exercise." He cherished many of the superstitions peculiar to actors. The utterance of a quotation from "Macbeth" would cause him to leave silently any room in the theatre; he would not speak the "tag" to any play; and I believe that if a visitor had ventured to whistle in his dressing room, amiable though the comedian was, he would have assaulted that sinful person. A certain way to excite him to satirical re was to refer in his hearing to a theatrical company as a "troupe."

In appearance, while not grotesque, Lewis was peculiar. His figure was below the middle height and slender, but straight and wiry; his facial aspect was sedate, genial, and pleasant; his eyes, which slightly protruded, were blue, and were bright and "snappy" in expression; his nose was long and thin; his mouth large, with thin lips; his voice was high and incisive, and his utterance was clear, sharp, and effective; his hair was of a sandy color and thin; his hands were slender and delicate; his feet were extremely small and well shaped, and he was proud of them, and there was no more certain way to exasperate him than to touch them; he moved lightly, quickly, and with grace, and he possessed the quality which the old actors called "gig"—the faculty to suffuse his personations with exhilarating animation. His dress was notable for scrupulous neatness. He was not an exquisite in costume, but every faculty to suffuse his personations with exhilarating animation. His dress was notable for scrupulous neatness. He was not an exquisite in costume, but every article of clothing that he wore was tasteful and becoming. Though serious in temperament he was playful in conversation, perceiving quickly the comic side of things and making apt, quizzical comment on them. He was a bright and gentle spirit; he gave innocent happiness to thousands, and of him it might well have been written, as it was of the imagined Sir Peter:

He kept at true good-humor's mark The social flow of Pleasure's tide: He never made a brow look dark Or caused a tear, but when he died.

# The Green Mist

room without opening the door or the window—killed Strozza—"
"And something which, having killed Strozza, next killed the Chinaman, apparently without troubling to open the door behind which he lay concealed!" Smith continued. "For once in a way, inspector, Dr. Fu-Manchu has employed an ally which even his giant will was unable entirely to subjugate. What blind force—what terrific agent of death—had he confined in that sarcophagus!"
"You think this is the work of Fu-Manchu?" I said. "If you are correct, his power indeed is more than human!"

his power indeed is more than human!"

SOMETHING in my voice, I suppose, brought Smith right about. He surveyed me curiously.

"Can you doubt it? The presence of a concealed Chinaman surely is sufficient. Kwee, I feel assured, was one of the murder group, though probably he had only recently entered that mysterious service. He is unarmed, or I should feel disposed to think that his part was to assassinate Sir Lionel while, unsuspecting the presence of a hidden enemy, he was at work here. Strozza's opening the sarcophagus clearly spoiled the scheme."

"And led to the death—"

"Of a servant of Fu-Manchu? Yes. I am at a loss to account for that."

"Do you think that the sarcophagus entered into the scheme, Smith?"

My friend looked at me in evident perplexity.

"You mean that its arrival at the time

plexity.
"You mean that its arrival at the time of the doctor's—Kwee

"You mean that its arrival at the time when a creature of the doctor's—Kwee—was concealed here may have been a coincidence?"

I nodded, and Smith bent over the sarcophagus, curiously examining the garish paintings with which it was decorated inside and out. It lay sideways upon the floor, and seizing it by its edge, he turned it over.

it over.

"Heavy," he muttered, "but Strozza
must have capsized it as he fell. He
would not have laid it on its side to remove the lid. Hullo!"

"He bent further forward, catching at



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### The Green Mist

a piece of twine, and out of the mummy case pulled a rubber stopper or "cork."

"This was stuck in a hole down near the corner," he said. "Ugh! it has a disgusting smell!"

I took it from his hands and was about to examine it, when a loud voice sounded outside in the hall. The door was thrown open, and a big man, who, despite the warmth of the weather, wore a fur-lined overcoat, rushed impetuously into the room.

"Sir Lionel!" cried Smith eagerly, "I warned you! And see—you have had a very narrow escape!"

Sir Lionel Barton glanced at what lay upon the floor, then from Smith to myself, and from me to Inspector Weymouth. He dropped into one of the few chairs unstacked with books.

"Mr. Smith," he said with emotion, "what does this mean? Tell me—quickly."

"what does this mean? Tell me—quickly."

In brief terms Smith detailed the happenings of the night—or so much as he knew of them. Sir Lionel Barton listened, sitting quite still the while—an unusual repose in a man of such evidently tremendous nervous activity.

"He came for the jewels," he said slowly, when Smith was finished, and his eyes turned to the body of the dead Italian. "I was wrong to submit him to the temptation. God knows what Kwee was doing in hiding. Perhaps he had come to murder me, as you surmise, Mr. was doing in hiding. Perhaps he had come to murder me, as you surmise, Mr. Smith, though I find it hard to believe. But I don't think this is the handiwork of your Chinese doctor!" He fixed his gaze upon the sarcophagus.

Smith stared at him in surprise. "What do you mean, Sir Lione!?"

The famous traveler continued to look toward the sarcophagus with something in his blue eyes that might have been dread.

in his blue eyes that might have been dread.

"I received a wire from Professor Rembold to-night," he continued. "You were correct in supposing that no one but Strozza knew of my absence. I dressed hurriedly and met the professor at the Traveler's. He knew that I was to read a paper next week upon"—again he looked toward the mummy case—"the tomb of Mekara, and he knew that the sarcophagus had been brought untouched to England. He begged of me not to open it." Nayland Smith was studying the speaker's face.

"What reason did he give for so extraordinary a request?" he asked.

Sir Lionel Barton hesitated.

"One," he replied at last, "which amused me—at the time. I must inform you that Mekara—whose tomb my agent had discovered during my absence in Tibet, and to enter which I broke my return journey at Alexandria—was a high priest and first prophet of Amen—under the Pharaoh of the Exodus; in short, one of the magicians who contested in magic arts with Moses! I thought the discovery of the magicians who contested in magic arts with Moses! I thought the discovery unique—until Professor Rembold furunique—until Professor Rembold fur-nished me with some curious particulars respecting the death of M. Page le Roi, the French Egyptologist—particulars new

We listened in growing surprise, scarcely knowing to what this tended.

"M. le Roi," continued Barton, "discovered, but kept secret, the tomb of Amenti—another of this particular brotherhood. It appears that he opened the mummy case on the spot—these priests were of royal line and are buried in the valley of Bibân-el-Molûk. His fellah and Arab servants deserted him for some reason—on seeing the mummy case—and he was found dead, apparently strangled beside it. The matter was hushed up by the Egyptian Government; Rembold could not explain why. But he begged of me not to open the sarcophagus begged of me not to open the sarcophagus of Mekara."

A silence fell.

THE true facts regarding the suddendeath of Page le Roi, which I now heard for the first time, had impressed me unpleasantly, coming from a man of Sir Lionel Barton's experience and reputation. "How long had it lain at the docks?" jerked Smith.

"For two days I believe. I am not a superstitious man, Mr. Smith, but neither is Professor Rembold, and now that I know the facts respecting Page le Roi, I can find it in my heart to thank God that I did not see—whatever came out of that sarcophagus!"

that sarcophagus!"
Nayland Smith stared him hard in the face.

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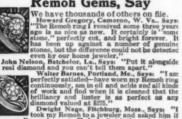
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#### The Green Mist

"I am glad you did not, Sir Lionel," he said, "for whatever the Priest Mekara has to do with the matter, by means of his sarcophagus, Dr. Fu-Manchu has made his first attempt upon your life! He has failed, but I hope you will accompany me from here to a hotel. He will not fail twice!"

IT WAS the night following that of the double tragedy at Rowan House. Nayland Smith, with Inspector Weymouth, was engaged in some mysterious inquiry at the docks, and I had remained at home to bring up to date that strange chronicle, which I hoped to live to publish, of our dealings with the satanic genius, Dr. Fu-Manchu. And—why should I not confess it?—my memories had frightened me. I was arranging my notes respecting the case of Sir Lionel Barton. They were hopelessly incomplete. For instance, I had jotted down the following queries: (1) Did any true parallel exist between the death of M. Page le Roi and the death of Kwee the Chinaman, and of Strozza? (2) What had become of the mummy of Mekara? (3) How had the murderer escaped from a locked room? (4) What was the purpose of the rubber stopper? (5) Why was Kwee hiding in the conservatory? (6) Was the green mist a mere subjective hallucination—a figment of Croxted's imagination—or had he actually seen it?

Until these questions were satisfactorily answered further progress was impossible. Nayland Smith frankly admitted that he was out of his depth. "It looks on the face of it more like a case for the Psychical Research people than for a plain Civil Servant, lately of Mandalay," he had said only that morning.

"Sir Lionel Barton really believes that supernatural agencies were brought into operation by the opening of the high priest's coffin! For my part, even if I believed the same, I should still maintain that Dr. Fu-Manchu controlled those agencies. But reason it out for yourself and see if we arrive at any common center. Don't work so much upon the datum of the green mist, but keep to the facts which are established."

I commenced to knock out my pipe in the ash tray; then paused, pipe in hand. The house was quite still, for my landlady and all the small household were out.

Above the noise of a passing tramcar I had thought I heard that hall door open. In the ensuing silence I sat and listened.

Not a sound! Stay; I slipped my hand into the table drawer, to

open. In the ensuing silence I sat and listened.

Not a sound! Stay; I slipped my hand into the table drawer, took out my revolver, and stood up.

There was a sound. Someone or something was creening unstairs in the dark!

thing was creeping upstairs in the dark!

FAMILIAR with the ghastly media employed by the Chinaman, I was seized by an impulse to leap to the door, shut and lock it. But the rustling sound proceeded now from immediately outside my partially opened door. I had not the time to close it; knowing somewhat of the horrors at the command of Fu-Manchu, I had not the courage to open it. My the norrors at the command of Pu-Man-chu, I had not the courage to open it. My-heart leaping wildly, and my eyes upon that bar of darkness with its gruesome potentialities, I waited—waited for what-ever was to come. Perhaps twelve sec-onds passed in silence. "Who's there?" I cried. "Answer, or I fire!"

onds passed in silence.

"Who's there?" I cried. "Answer, or I fire!"

"Ah! no!" came a soft voice, thrillingly musical. "Put it down—that pistol! Quick! I must speak to you!"

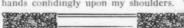
The door was pushed open and there entered a slim figure wrapped in a hooded cloak. My hand fell, and I stood, stricken to silence, looking into the beautiful dark eyes of Dr. Fu-Manchu's messenger, if her own statement could be credited, slave. On two occasions this girl, whose association with the doctor was one of the most profound mysteries of the case, had risked—I cannot say what; unnamable punishments perhaps—to save me from death, in both cases from a terrible death. Her lips slightly parted, she stood holding her cloak about her and watching me with great passionate eyes.

"How—" I began.
But she shook her head impatiently.

"He has a duplicate key of the house.

"How—" I began.
But she shook her head impatiently.
"He has a duplicate key of the house
door!" was her amazing statement. "I
have never betrayed a secret of my master's before, but you must arrange to replace the lock."

She came forward and rested her slim
hands confidingly upon my shoulders. "I





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#### The Green Mist

have come again to ask you to take me away from him!" she said simply.

And she lifted her face to me.

Her words struck a chord in my heart which sang with strange music, with music so barbaric that, frankly, I blushed to find it harmony. Have I said that she was beautiful? It can convey no faint conception of her. With her pure, fair skin, eyes like the velvet darkness of the East, and red lips so tremulously near to mine, she was the most seductively lovely creature I ever had looked upon. In that electric moment my heart went out in sympathy to every man who had bartered honor, country, all for a woman's kiss.

"I will see that you are placed under proper protection," I said firmly, but my voice was not quite my own. "It is absurd to talk of slavery here in England. You are a free agent, or you could not be here now. Dr. Fu-Manchu cannot control your actions—"

"Ah!" she cried, casting back her head scornfully, and releasing a cloud of hair through whose softeness gleamed a ieweled

control your actions—"
"Ah!" she cried, casting back her head scornfully, and releasing a cloud of hair through whose softness gleamed a jeweled headdress—"no? He cannot? Do you know what it means to have been a slave? Here, in your free England, do you know what it means: the razzia, the desert journey, the whips of the drivers, the house of the dealer, the shame—bah!"

H OW beautiful she was in her indigna-

HOW beautiful she was in her indignation!

"Slavery is put down, you imagine, perhaps? You do not believe that to-day—to-day—twenty-five English sovereigns will buy a Calla girl, who is brown, and—whisper, two hundred and fifty—a Circassian, who is white! No! there is no slavery! So! Then what am I?"

She threw open her cloak, and it is a literal fact that I rubbed my eyes, half believing that I dreamed. For beneath, she was arrayed in gossamer silk which more than indicated the perfect lines of her slim shape, wore a jeweled girdle and barbaric ornaments; was a figure fit for the walled gardens of Stamboul—a figure amazing, incomprehensible, in the prosaic setting of my rooms!

"To-night I had no time to make myself an English miss!" she said, wrapping her cloak quickly about her. "You see me as I am!"

Her garments exhaled a faint perfume, and it reminded me of another meeting I had had with her. I looked into the challenging eyes.

"Your request is but a pretense." I

"Your request is but a pretense," I said. "Why do you keep the secrets of that man when they mean death to so

that man when they mean death to so many?"

"Death! I have seen my own sister die of fever in the desert—seen her thrown like carrion into a hole in the sand! I have seen men flogged until they prayed for death as a boon! I have known the lash myself! Death! What does it matter?"

She shocked me inexpressibly. Enveloped in her cloak again, and with only her slight accent to betray her, it was dreadful to hear such words from a girl who, save for her singular type of beauty, might have been a cultured European. "Prove, then, that you really wish to leave this man's service. Tell me what killed Strozza and the Chinaman!" I said.

said.

She shrugged her shoulders.

"I do not know that. But if you will carry me off"—she clutched me nervously—"so that I am helpless, lock me up so that I cannot escape, beat me if you like, I will tell you all I do know! While he is my master I will never betray him. Tear me from him, by force—do you understand, by force?—and my lips will be sealed no longer! Ah! but you do not understand, with your 'proper authorities'—your police! Police! Ah! I have said enough!"

SHE shivered as if with cold, stepping back and drawing the cloak tightly about her. For my part, I felt hopelessly unable to cope with ideas of so extraordinary a character. I stood silent, amazed. What should I do? Reason with her? Detain her?

A clock across the Common becomes

A clock across the Common began to strike. The girl started, and laid her hands upon my shoulders again. There were tears glittering among the curved black lashes.

"You do not understand!" she whis-pered. "Oh! will you never understand— and release me from him! I must go. Already I have remained too long, Lis-

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## The Green Mist

ten! Go out—without delay! Remain out—at a hotel, where you will, but do not stay here!"

"And Nayland Smith?"

"What is he to me—this Nayland Smith! Ah! why will you not unseal my lips! You are in danger—you hear me!—in danger! Go away from here tonight."

She dropped her hands and ran from the room. In the open doorway she turned, stamping her foot passionately.

"You have hands and arms!" she cried.
"And yet you let me go! Be warned, then; fly from here—" She broke off with something that sounded like a sob.

I MADE no move to stay her—this beautiful accomplice of the archmurderer, Fu-Manchu. I heard her light footsteps pattering down the stairs; I heard her open and close the door—the door of which Dr. Fu-Manchu held the key. Still I stood where she had parted from me, and was so standing when a key grated in the lock, and Nayland Smith came running up.

ning up.
"Did you see her?" I began.
But his face showed that he had not
done so, and rapidly I told him of my
strange visitor, of her words, of her

"How can she have passed through London in that costume?" I cried in be-wilderment. "Where can she have come

London in that costume?" I cried in bewilderment. "Where can she have come from?"

Smith shrugged his shoulders and began to stuff broad-cut mixture into the cracked briar.

"She might have traveled in a car or in a cab," he said, "and undoubtedly she came direct from the house of Dr. Fu-Manchu. You should have detained her, Petrie. It is the third time we have had that woman in our power, the third time we have let her go free."

"Smith," I replied, "I couldn't! She came of her own free will, to give me warning. She disarms me!"

"Because you can see she is in love with you?" he suggested, and burst into one of his rare laughs when the angry flush rose to my cheek. "She is, Petrie—why pretend to be blind to it? You don't know the Oriental mind as I do; but I quite understand the girl's position. She fears the English authorities, but would submit to capture by you! If you would only seize her by the hair, drag her to some cellar, hurl her down and stand over her with a whip, she would tell you everything she knows, and salve her strange Eastern conscience with the reflection that speech was forced from her! I am not joking; it is so, I assure you. And she would adore you for your savagery, deeming you forceful and strong!"

"Smith," I said, "be serious. You know what her warning meant before?"

"I can guess what it means now!" he rapped. "Hullo!"

Some one was furiously ringing the bell.

rapped. "Hi Some one was furiously ringing the bell. "No one at home?" said my friend. "I will go. I think I know what it is."

A FEW minutes later he returned, carry-

A FEW minutes later he returned, carry-ing a large square package.

"From Weymouth," he explained, "by district messenger," and began to untie the wrappings. "I left him behind at the docks, and he arranged to forward any evidence which subsequently he found. This will be fragments of the missing

mummy!"
"What! you think the mummy was abstracted?"

stracted?"
"Yes, at the docks, I am sure of it—
and somebody else was in the sarcophagus
when it reached Rowan House! A sarcophagus, I find, is practically airtight, so
that the use of the rubber stopper becomes evident—ventilation! How this
person killed Strozza I have yet to
learn—"
"Also how to

learn—"
"Also, how he escaped from a locked room! And what about the green mist?"
Nayland Smith spread his hands in a characteristic gesture.
"The green mist, Petrie, can be explained in several ways. Remember we have only one man's word that it existed. It is at best a confusing datum to which we must not attach a fictitious importance."

It is at best a confusing datum to which we must not attach a fictitious importance."

He threw the wrappings on the floor, and tugged at a twine loop in the lid of the square box, which now stood upon the table. Suddenly the lid came away, bringing with it a lead lining such as is usual in tea chests. This lining was partially attached to one side of the box, so

Binder for Collier's \$1.25 (Express Prepaid) perfenced Inventors employ method. So will you exerted. Why wait? FREE book and liketato blank. W. T. JONES. Gastreet, Washington, D.C. ADDRESS COLLIER'S, 416 West 13th Street, New York and Street,



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# Your Church Society could do this too?

OME women in a Pennsylvania city were getting up a church supper. They wanted to make it "different", interesting, original, and yet dignified and helpful, too. One of them hit on the happy idea of giving a "Pure Food Supper" and they carried this into effect. They sent for two hundred copies of The Westfield Book of Pure Foods, they prepared the supper altogether from food products listed in it; they used the empty boxes, jars, bottles and cans for a simple but effective decorative scheme, and the price of the supper included a copy of The Westfield Book of Pure Foods.

The supper itself was a great success. It attracted a good deal of attention and brought out an unusual attendance, realizing a snug sum for the building fund. But its effect did not end there, by any means.

Two hundred people carried home

copies of The Westfield Book of Pure Foods, along with some new ideas on the subject, and the next day the grocers of the town discovered an unusual demand for pure products and a remarkable unwillingness to accept provisions of doubtful character. The best of these grocers were quick to see the value of this demand and to fall in line with it. The dubious, fr

line with it. The dubious, fraudulent products quickly disappeared from their windows and shelves and were replaced by brands of recog-

nized purity, so that even those who did not care what they bought were very likely to get pure foods instead of the other sort. One or two grocers couldn't appreciate the force of an awakened public opinion, and suffered, by consequence,

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until they woke up and followed the example of the others. In two months food conditions in that particular town had improved tremendously, simply because one church society introduced the Westfield idea and

# The Westfield Book of Pure Foods

This is nothing but a compact, classified index of pure, clean, wholesome brands of food products, sifted out of the many thousands analyzed by the food chemists of the Westfield Board of Health in the past ten years. The book does not and cannot list every pure brand in existence, but it lists so many, it gives such a wide variety of choice, that at least one of the brands it mentions under each important food classification can be secured at almost any grocery store simply by asking for it.

The women of your church can use this Westfield Book just as well as those Pennsylvania women did, and with the same—or better—results. It only needs someone to conceive it,

someone to propose it, and someone to urge its adoption. Will you be that one in your society?

If you will, just send 10c to the Board of Health, Westfield, Mass., for a copy of the Westfield Book. See for yourself how simply and yet how absolutely it solves the problem of buying foods. Then lay the plan before the others. You will find them very easily interested in it.

If you haven't already secured the Westfield Book for your own individual use you ought to do it right away. It protects you absolutely against the possibility of being fooled into paying good money for the drugged, debased, adulterated preparations masquerading in every market

as foods that are fit to eat. All that you need to do is to specify any one of the brands mentioned in the Westfield Book—and remember, it gives you a wide choice—and the food-fraud and the food-faker cannot possibly harm you or yours.

Send today for the Westfield Book. Use it yourself, show it to your grocer and tell him you are going to be guided by it. Tell your neighbors about it, too, and let them benefit from its protection.

And then see whether the women in your church don't think well of the "Pure-Food-Supper" idea.

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#### The Green Mist

that the action of removing the lid at once raised and tilted it.

Then happened a singular thing.
Out over the table billowed a sort of yellowish green cloud—an oily vapor—and an inspiration, it was nothing less, born of a memory and of some words of my beautiful visitor, came to me. And I thank Heaven for it.

"Run, Smith!" I screamed—"the door! the door, for your life! Fu-Manchu sent that box!"
I threw my arms around him. As here

thank Heaven for it.

"Run, Smith!" I screamed—"the door! the door, for your life! Fu-Manchu sent that box!"

I threw my arms around him. As he bent forward, the moving vapor rose almost to his nostrils. I dragged him back and all but pitched him out onto the landing. We entered my bedroom, and there, as I turned on the light, I saw that Smith's tanned face was unusually drawn and touched with pallor.

"It's chlorine gas!" I said hoarsely. "Inhalation is deadly. It is the fumes of chlorine that kill the men in the bleaching-powder works! We have been blind!

—I, particularly! Don't you see? There was no one in the sarcophagus, Smith, but there was enough of that fearful stuff to have suffocated a regiment!"

Smith clenched his fists convulsively.

"My God!" he said, "how can I hope to deal with the author of such a scheme! I see the whole plan. He did not reckon on the mummy case being overturned, and Kwee's part was to remove the plug with the aid of the string—after Sir Lionel had been suffocated! The gas, I take it, is heavier than air—"

"A specific gravity of 2.470," I said, "two and a half times heavier than air. You can pour it from jar to jar like a liquid—if you are wearing a chemist's mask. The sarcophagus would have emptied through the vent, the gas would have dispersed, and no clue remained—except the smell."

"I did smell it, Petrie, on the stopper, but of course was unfamiliar with it. You may remember that you were prevented from doing so by the arrival of Sir Lionel? The scent of those infernal flowers must partially have drowned it, too. Poor, misguided Strozza inhaled the stuff, capsized the case in his fall, and all the gas—"

"Went pouring under the conservatory door, and down the steps, where Kwee

No. 111

"Went pouring under the conservatory door, and down the steps, where Kwee was crouching! Croxted's breaking the window created sufficient draft to disperse what little remained. It will have settled on the floor, now. I will go and open both windows."

Nayland Smith raised his haggard face. "He evidently made more than was necessary to dispatch Sir Lionel Barton," he said, "and contemptuously—you note the attitude, Petrie?—contemptuously devoted the surplus to me. His contempt is justified. I am a child striving to cope with a mental giant. It is by no wit of mine that Dr. Fu-Manchu scores a double failure." failure.

#### COLLIER'S

The National Weekly NUMBER 2

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### Advertising **Standardizes** Goods and Prices For You and Me

## ADVERTISING AN ECONOMY

By JOHN N. WILLYS. President the Willys-Overland Co., Toledo, Ohio

President the Willys-Overland Co.,
Toledo, Ohio

The man who says, "I wouldn't buy that car because its advertising increases the cost unnecessarily." Is making the mistake of his life. He is overlooking an economic principle, tried and proved, that has more than any other one agency to do with bringing within his reach a really high-class product at a reasonable price. He is as much mistaken as the farmer who would prefer hand harvesting to the purchase of an automatic binder.

Money spent in extensive and judicious advertising is the best investment in the world today for everyone concerned; for the manufacturer, the dealer and the purchaser of a motor car. The product that is not advertised will not sell readily, no matter how attractive are quality and price. The grocer or other dealer who has on his shelves goods that are not advertised, will bear witness to the truth of his statement. Wholesalers and manufacturers who do not use printers' lick will attest to its truthfulness by the cost system, figures for their sales department. Any salesman in the world will tell you that advertised goods can be, and are, sold at much less cost than those unknown except to a comparatively small coteris of users.

Successful advertising is a sure indication of quality, for without value of the product, no advertising could succeed. The manufacturer and everyone connected with the distribution would lose reputation and money, for the public will not long continue to be guiled. Advertising is no more an extravagance than is the use of good seed or good machinery by the farmer. Extensive advertising is just as economical as quantity production in the motor car industry, for it brings larger and quicker return of the investment, allowing for resiovestment in materials and consequent large production. It is an essential connomic factor of the "eternal cycle" which has placed American-made automobiles first in every market of the world.

from Chicago Daily Journal, Saturday, February 8, 1913

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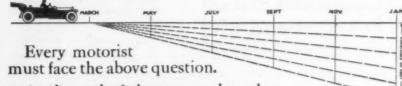
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# What will the year 1913 do to your car?



At the end of the season the value of your car will depend almost wholly upon the condition of your motor.

That will depend mainly on the lubricating oil you have used.

Motor-wear is not accidental. It results from friction.

Excessive friction is bound to follow the use of an oil whose "body" is unsuited to your feed system, or whose lubricating qualities cannot properly withstand the demands of service.

Common results are:

- (1) Undue loss of power.
- (2) Unnecessary repair troubles.
- (3) An excess consumption of fuel.
- (4) An excess consumption of lubricating oil.

To avoid these losses, your motor must be supplied with:

- (1) An oil that will retain efficient lubricating qualities under the heat of service.
- (2) An oil that will wear well in use.
  - (3) Oil of a "body" that

will properly feed to the various friction points.

Motors differ.

No short-cut method can determine the oil that best meets your feed requirements.

The construction of your motor *must* be analyzed and carefully considered.

The piston clearance must be known; the fit of the piston-rings into their recesses; the length of the crank shaft and connecting-rod bearings; the feed system; the length of the vacuum period while intake and exhaust valves are both closed.

We have undertaken this serious problem with the thoroughness that has established our standing in the general lubricating field.

To arrive at correct automobile lubrication we have done what *must* be done. Every year we carefully analyze the motor of each make of automobile.

Based on this motoranalysis, and on practical experience, we specify in a lubricating chart (printed in part on this page) the grade of Gargoyle Mobiloil best suited to your motor.

The superior efficiency of the oils specified has been thoroughly proven by practical tests. In sheer lubricating quality, we can safely say that they stand alone.

So far as correct lubrication can assure it, the grade of Gargoyle Mobiloil specified for your car assures:

(1) The greatest horsepower efficiency.

- (2) The smoothest operation.
- (3) The fewest repair troubles.
- (4) The lowest operating cost per mile.
- (5) The longest life to your motor.
- motor.
  (6) The greatest second-hand value.

Throughout the world you will find that the authoritative leadership of the Vacuum Oil Company in matters of lubrication is unquestioned.

The lubricating chart on

this page represents our professional advice.

If you use an oil of less-correct "body" or of lower lubricating efficiency than that specified, your motor faces unnecessary friction and ultimate serious damage.

In buying Gargoyle Mobiloil from dealers it is safest to purchase a full barrel, halfbarrel, or a sealed five-gallon or one-gallon can.

See that the proper name and the red Gargoyle, which is our mark of manufacture, appear on the container.

A booklet, containing our complete lubricating chart and points on lubrication, will be mailed you on request.

The various grades of Gargoyle Mobiloil, refined and filtered to remove free carbon are:

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# A guide to correct Automobile lubrication

Explanation: In the schedule, the letter opposite the car indicates the grade of Gargoyle Mobiloil that should be used. For example, "A" means "Gargoyle Mobiloil A." "Arc." means "Gargoyle Mobiloil Arctic." For all electric vehicles use Gargoyle Mobiloil A. The recommendations cover both pleasure and commercial vehicles unless otherwise noted.

MODEL OF		1909		1910		1911		1912		1913	
CARS	Summer	Winter									
Abbott Detroit			A	Arc.	A	Arc.		Arc.		Arc	
				Arc.							
American	A	Arc.	A	Arc.	Α	Arc.	A	Arc.	A	Arc	
Apperson. Autocar (2 cyl.)	A	Arc.									
Autocar (2 cyl.)	A	Arc.									
14 -71-7			A	E	A	Arc.		Arc.			
Avery		A	A	E	A	E	A	A	A	A	
Deliate (a sud )	A	A	I A	I A	A	A	A.	A	A	A	
Buick (2 cyl.). " (4 cyl.). Cadillac (1 cyl.). " (4 cyl.).	A	Am	Arc	Arc.	A	Arc.		Arc.		Arc.	
Cadillac (Loui)	R	A	1	, uc.	"	PMC.	1	ruc.	-A	LE C.	
" (a cyl.)	Arc.	Arc	Arc	Arc	Arr	Arc	Arc	Arc.	Arc	Ave	
Carterear	A	A	A	E	A	E	A	E	A	E	
" Com'l	A	A	A	E	A	Arc.		Arc.		Arc.	
					A	A		Arc.		Arc	
Chalmers	Arc.	Arc.	Arc.	Arc.	A		Arc.	Arc.	Arc.	Arc.	
Chase	B	B	В	B	В	B	В	B	B	B	
Cole				Arc.	A	Arc.	Arc.	Arc.	Arc.	Arc.	
Columbia	A	E	E	E	A	A	A	A			
"Knight"							A	A	A	A	
Couple Gear	A	A	A	A	A	A		Arc.		Arc.	
Daimler	Α	E	A	E	A	E	A	A	A.	A	
" "Knight"		77		93	A	A	A	A,	A	A.	
Darracq	A	A	AB	E	A			Arc.			
" "Knight".  Darracq  De Dion.  Delaunay-Belleville	D	- A	B	A	B	A	B	A	B	A	
Elmore	A	A		Arc.					В	A	
E. M. P.	Arc										
Fiat.		A	A	A	В	A	A	A	В	Δ.	
Flanders.			E	E	Ē		Arc.			A	
" (6 cvl.)			-			-			Arc.	Arc	
" (6 cyl.)	E	E		Arc.		E	E	E	E	E	
Franklin	B	E	B	Arc.		Arc.		Arc.		Arc.	
Pranklin	В	A	В		B	A		Arc.		Arc.	
G. M. C								Arc.	A	Arc.	
Gramm					A	Arc.	A	Arc.	A	Arc.	
Gramm-Logan			A	Arc.							
Herreshoff	A	A		Arc.		Arc.		Arc.	A	Arc.	
Hewitt (2 cyl.)	A	A	A	A		Arc.					
" (4 cyl.)	A	E	A	E	A	Arc.	E	E	E	E	
Hudson Hupinobile "20"			Arc.	Arc.	A	Arc.	A	Arc.	A	Arc.	
Hupanobile "20"	Arc.	Arc.	AFC.	Arc.	Arc.	Arc.	ATC.	Arc.			
32"										Arc.	
I. H. C. (air)									B	A	
" (water)	B	A	В	A	В	В	В	Δ.	A	A	
International	D	A	D	As .	D	D	D	12	***		

MODEL OF	1	909	1910		1911		1912		1913	
CARS	Summer	Winter								
Interstate	. A	E	A	E	A	Arc.		Arc.	A	Arc.
Isotta	. A	A	A	A	A	A	A	A.	Α	A
Itala	. A	A	Α	A	A	A	A	A	A	A
Jackson (2 cyl.)	. A	A	A	A						
" (4 cyl.)	. A	E	A	Arc.	A	Arc.	A	Arc.	A	Arc.
Kelly					Arc.	Arc.	Arc.	Arc.		
Kelly Springfield										Arc.
Kissel-Kar	. A	1 R	Α .	35	A	Arc.	A	Arc.	A	Arc.
" " Com'l					Arc.	Arc.	Arc.	Arc.	Arc.	Arc.
Kline Kar		1		Arc.						
Knox	. B	A	B	A	В	A	В	A	B	A
Krit			A	A	Α	A	A	A	A	A
Lancia	. B	A	В	A		Arc.		Arc.		Arc.
Locomobile	. Arc	Arc.								
Logier	. A		Arc.		Arc.	Arc.	Arc.	Arc.	Arc.	Arc.
Mack	. A	E	A	E	A	E	E	E	E	E
Marion	. A	E	A	E	A	E	A	Arc.	A	Arc.
Marmon	Arc	Arc.	A	E	A	Arc.	A	Arc.	A	Arc.
Matheson	Arc	Arc.	Arc.	Arc.	A	A	A	Arc.	A	Arc.
Maxwell (2 cyl.)	E	E	E	E	E	E	E	E		
" (4 cyl.)	. E	E	E	E	Arc.	Arc.	Arc.	Arc.	Arc.	Arc.
** (6 cyl.)									Arc.	Arc.
Mercedes	. A	E	A	E	A	E	A	E	A	E
"Knight"					A	A	A	A	A	A



MODEL OF		1909		1910		1911		1912		1913	
CARS	Summer	Winter	Summer	Winter	Summer	Winter	Summer	Winter	Summer	Winter	
Mercer			A	Arc.	A	Arc.	A	Arc.	A	Arc.	
Michigan			Arc	Arc.		Arc.		Arc.		Arc.	
Minerva "Knight"					A	A	A	A	A	A	
Mitchell		AE		Arc.	A	Arc.		Arc.		Arc.	
Moon		Are	A	E	A	Arc.	A A	A A	A A	Arc.	
Oakland		E	IA	E		Arc.		Arc.	A	Arc.	
Oldsmobile		E	A	E		Arc.				Arc.	
Overland		E	A	E						Arc.	
Packard										Arc.	
Paige Detroit			E	E	A	Are		E	A	E	
Panhard	A	E	A	E	A	E	A	Arc.		Arc.	
" "Knight"					A	A	A	A	A	A	
Pathfinder									A	Arc.	
Peerless	Arc	Arc	Arc	Arc.	Arc.	Arc.					
Pierce Arrow			Arc	Arc.						Arc.	
" Com'1					Arc.	Arc.	Arc.	Arc.	Arc.	Arc.	
Pope Hartford	. A			Arc.						Arc.	
Premier	. A	Arc.		Arc.		Arc.		Arc.		Arc.	
Pullman		E	A		Arc.	Are.	Arc.	Arc.	Arc.	Arc.	
Rambler		A	A	A						Arc.	
Rapid		A	A	A	A	Arc.	Arc.	Arc.		A.	
Rayfield		72	4.	77			A	E	A.	E	
Regal		E	A	E		Arc.			A.	Arc.	
Renault		Arc.	A	Arc.	A	Arc.		Arc.		Arc.	
Reo				1	B	Arc.		Arc.		Arc.	
Selden		E	A	E	A	E				Arc.	
Service		1		1	A	A		Arc.		Arc.	
Simplex		Arc		Arc.						Arc.	
Speedwell		Arc.				Arc.				Arc.	
" "Mead"									A	Arc.	
Stanley		D	D	D	D	D	D	D	D	D	
Stearns	.I A	A	Arc.	Arc.	A	Arc.	A-	Arc.			
" "Knight"							A	A	A	A	
Stevens Duryea	. Arc	Arc.	Arc.	Arc.	Arc.	Arc.	Arc.			Arc.	
Stoddard-Dayton	E	E	Arc.	Arc.	A	A	A	A	A	A	
"Knight"							A	A	A	A	
Studebaker		E	E	E	A		Arc.		A	Arc	
Stutz							Arc.		Arc.	Arc,	
Chomas		E	E	E	E	E	A	E	A	Ame	
Walter			A				Arc.	Arc.	Arc.	Arc.	
Warren Detroit			Arc.		A	A	A	A	Ann	Arc	
White (Gas)	The state of		D D	Arc.	D D	Arc.	Arc.	D Arc.	D.	Arc.	
(Oteam)		DE		Arc.						Arc.	
Winton	E	E	rarc.	AIC.	ATC.	ATC.	arc.	arc.	AIC.	THE.	

# Wanted-10,000 Friends

By R. E. Olds, Designer

On Reo the Fifth I seek each year 10,000 new friends like the ones I have.

Not buyers merely, but satisfied owners who for years to come will be glad that I built their cars.

It is to win that kind of satisfaction that I build a car like this.

# 26 Years Form a Long, Long Road

I have spent 26 years building automobiles, and it is fair to assume men have found me out.

After 25 years, the demand last year was twice our factory output. At times we had five orders for every car we built.

And this year's output was contracted by dealers before the first model was finished.

That situation, I believe, justifies my radical ideas.

#### My Ideas Are These

I consider it wrong to take chances. Or to ask a man to take some risks I would not take myself.

So I have all steel made to formula. And I make two analyses —before and after treating—before the steel is used.

I test my gears in a crushing machine of 50 tons' capacity. I test my springs for 100,000 vibrations.

I put my engines to three 10hour tests which are rarely used. I test them 48 hours all together.

On driving parts I always insist on enormous margin of safety. So I make them to meet all the requirements of a 45 h. p. engine.

And, to guard against error, the various parts of each car are required to pass a thousand inspections.

#### Costly Extremes

I know, as you know, that oversize tires mean immense economy. So I use on this car tires 34 x 4. I know that endurance calls for roller bearings. So I use 11 Timken bearings and 4 of the Hyatt High Duty. They cost five times as much as common ball bearings.

I know that steel castings too often have flaws. So I use in their place 190 drop forgings, costing twice as much:

I use a \$75 magneto.

I doubly heat my carburetor.

For safety's sake, I use big brakes and 2-inch, 7-leaf springs.

#### For Appearance

To make this car look as good as it is, every detail gets the final touch.

Each body gets 17 coats. The deep upholstering is of genuine leather, filled with the best curled hair.

The electric dash lights are set in. And the car is completely nickel trimmed, even below the hood.

#### Cost \$200 Per Car

These extremes, I figure, add about \$200 to the necessary cost of each car.

I could save, on this basis, two million dollars a year by being less conscientious.

I save it instead through factory efficiency. By building all our own parts. And by confining our output to this single model, which saves about 20 per cent.

As a result, this car built as I build it can be sold for \$1,095.

When I buy a car I want it built like this. I want low cost of upkeep, no repairs, no troubles. I want to be sure of no hidden flaws. I want a car safe and enduring.

So I build for you exactly the same as I build cars for myself. My envied position, after 26 years, is due to this policy only.

This spring I am seeking ten thousand others who feel as I do about cars.

### No Control Like This

No other car has a center control like the one in Reo the Fifth.

Here is a rod, set out of the way, with which the right hand does all of the gear shifting. It is done by moving the rod only three inches in each of four directions. It's as simple as moving the spark lever.

No levers, side or center—nothing in the way. Both brakes are operated by foot pedals.

And the car, of course, has left side drive, like the best of latest cars.

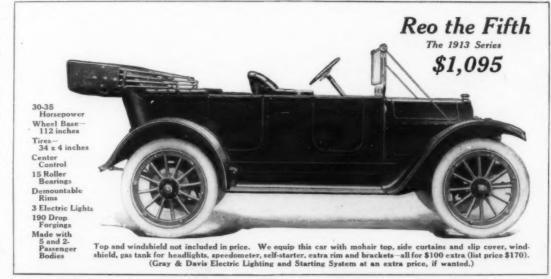
Most men, I believe, would pay

\$100 for this center control alone. In Reo the Fifth it costs you nothing extra.

Please study this car. When you come to know it half as well as I do, no lesser car will be considered by you.

It means dependability. It means comfort, safety, lack of trouble. And it means an upkeep cost as low as any man can make it.

A thousand dealers handle Reo the Fifth. Write for our 1913 catalog and we will tell you where to see the car



R. M. Owen & Co. General Sales Reo Motor Car Co., Lansing, Mich.

Canadian Factory, St. Catharines, Ont.



